INSIGHTS that WORK FOR YOU

Demo User's

Portfolio Analysis Report

Generated on 30-Aug-2025

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Your Equity Portfolio Performance depends heavily on your direct stocks investments. You might be missing the benefits of mutual funds!

Demo User's

Age - 27 Years

Total Portfolio	Stocks	Equity Mutual Fund	Debt & Cash	Gold & Commodities
₹ 74.23 Lac	₹ 50.69 Lac	₹ 14.07 Lac	₹ 2.26 Lac	₹ 7.21 Lac
22.68 Lac (41.89%)	17.15 Lac (47.56%)	7.94 Lac (128%)	57.41 K (34.13%)	-2.99 Lac (-29.29%)

See Through Portfolio

Particulars	Allocation % from Direct Stocks	Allocation % from Mutual Funds	Allocation % of Total Portfolio	Market Value
Stocks	68.29%	17.18%	85.47%	63.45 Lac
Debt	0.00%	4.71%	4.71%	3.5 Lac
Gold & Commodity	0.00%	9.57%	9.57%	7.11 Lac
Others	0.00%	0.24%	0.24%	17.68 K

Total Equity Holding : Rs 64,76,509

Number of Stocks	Number of Equity Funds	Number of Sectors
87	40	22

Top Stock Holding	Top Sector Holding	Top MF Holding	Tail Stocks(DS)
HDFC Bank Ltd.	BFSI		61
9.97%	38.18%	9.5%	12.1%

Portfolio Summary

Direct Stocks Analysis

	Aspect	Results	Key Insight	Flag
Return	Diversification	Needs Significant Improvement	Over-diversified with 87 stocks.	
	Portfolio Strength	Very Good	Your portfolio strength is very good.	
	Distribution	Needs Significant Improvement	The portfolio is heavy on the Top 10 stocks.	
			Well-balanced mid section.	
			Good distribution of stocks beyond Top 20.	
			Long tail - too many small positions.	
Risk	Market Cap Risk	Moderate	You have Moderate market cap risk.	
	Stock Exposure Risk	Moderate	You have 1 stock(s) exposure risk.	
	Sector Exposure Risk	Moderate	You have 1 sector(s) exposure risk.	
	Valuation Risk	moderate	You have moderate valuation risk.	

Mutual Funds Analysis

	Aspect	Results	Key Insight	Flag
Return	Benchmark Outperformance	Needs Significant Improvement	Most of your funds are underperforming their benchmark.	
	Returns	Good	Your fund portfolio has delivered an Avg. 3Yr rolling return of 16.77%.	
	Diversification	Needs Significant Improvement	Over-diversified as it has 27 funds with only 14.07 Lac AUM.	
Risk	Market Cap Risk	Low	You have Low market cap risk.	
	Sector Exposure Risk	Moderate	You have 1 sector(s) exposure risk.	
	Overlap	High	16 funds contributing 10.58% of the portfolio have significant overlap with each other ranging from 40% to 81.33%.	

Combined - Direct Stocks & Mutual Fund Analysis

	Aspect	Results	Key Insight	Flag
Return	Equity Asset Mix	-	Your Equity Portfolio Performance depends heavily on your direct stocks investments. You might be missing the benefits of mutual funds!	
	Portfolio Strength	Very Good	Your portfolio strength is very good.	
	Direct Stock – Mutual Fund Overlap	Appropriate	Your direct stock and mutual fund portfolios complement each other.	
Risk	Market Cap Risk	Moderate	You have Moderate market cap risk.	
	Sector Exposure Risk	Low	Good conviction and sector diversification.	

Your Equity Portfolio has

9	4	8
High-risk areas requiring immediate action.	Moderate risk areas that need attention.	Healthy and aligned with benchmarks.

⚠ **Anything above 3 Red Flags can prove to be highly risky for your portfolio!**

Every flag in your portfolio tells a story about the health of your investments. Ignoring them can lead

- Missed opportunities for growth.
- Increased risks during market downturns.
- Long-term underperformance of your wealth-building journey.

How to tackle these flags?

You might need an investment advisor to leverage their expertise. They can help create a personalized investment portfolio tailored to your financial goals, risk tolerance, and life stage. With expert guidance, you can make informed investment decisions. This approach helps you potentially maximize returns while effectively managing risks.

How to choose the right one for you?

1. Pick a SEBI-registered advisor to make sure they follow trusted regulations.
2. Choose someone with experience to guide you with confidence.
3. Make sure their advice matches your financial goals and how you want to invest.

If you would like to Schedule a Consultation Call with our Investment Advisor

Click here!

Omega by MoneyWorks4Me has over 15 years of experience in guiding smart investments. As a SEBI-registered Investment Advisor, we focus on your goals and create strategies that suit your needs. Our partner-with-expert model ensures you get professional guidance while staying in control of your investments. Being a fiduciary, we provide unbiased, research-backed insights to help you make informed decisions and grow your wealth with confidence.

Direct Stocks Analysis

Areas that need your attention:

- Over-diversified with 87 stocks.
- The portfolio is heavy on the Top 10 stocks.
- Long tail - too many small positions.
- Moderate market cap risk.
- You have moderate valuation risk.
- You have 1 stock(s) exposure risk.
- You have 1 sector(s) exposure risk.

Actions Required:

Stock markets are unpredictable, company performances fluctuate, and investment conditions keep changing. Without expert guidance, you risk making costly mistakes—missing profit opportunities or failing to manage risks effectively.
A dedicated expert helps you navigate these challenges.

Your portfolio has 87 stocks hence it is over-diversified. Your portfolio strength is very good, you have significant allocation to green and large-cap stocks.

Concentration and Valuation

Direct Stock Portfolio	
Number of stocks	87
Top 10 Stocks(%)	54.34%
Top 5 Sectors(%)	73.60%
Portfolio P/E	28.22
Portfolio P/B	5.30

Underlying Asset Quality(%)

	Red (5%)	Orange (26%)	Green (67%)
Large Cap (55%)	0%	18%	38%
Mid Cap (13%)	0%	4%	9%
Small Cap (30%)	5%	4%	21%

Business Risk

Good, your stock portfolio have very low business risk.

Portfolio Related Risk

Your portfolio has moderate market cap risk due to 43.14% exposure to mid and small-cap stocks.

- **Tail Stocks in Portfolio:** 59 (12.39%)

  Stock in which your holdings is below 1% of your portfolio value are categorized as tail stocks. These stocks neither add to your diversification nor affect your overall portfolio returns.

- **Highest Holding:** HDFC Bank Ltd. (10.62%)

- **Stock Exposure Risk :** HDFC Bank Ltd. make up (10.62%) of stock portfolio. Your stock portfolio has 1 stock(s) exposure risk.

You have a healthy allocation to your Top 10 stocks!

Top 10 Stocks Holdings (54%)

Company*	Quality- Valuation*	Assets(%)
HDFC Bank Ltd.	Q V	10.62%
Power Finance Corporation Ltd.	Q V	8.69%
Mahindra & Mahindra Ltd.	Q V	6.43%
Indraprastha Gas Ltd.	Q V	6.17%
HCL Technologies Ltd.	Q V	4.36%
IndusInd Bank Ltd.	Q V	4.07%
ICICI Bank Ltd.	Q V	3.67%
NTPC Ltd.	Q V	3.60%
Bharti Airtel Ltd.	Q V	3.50%
Computer Age Management Services Ltd.	Q V	3.22%

Stocks	(%)of Portfolio	Reference Range	Comments
Top 10	54%	40-50	If > 55%, Portfolio is Top Heavy. If ,35% low conviction in top stocks
Next 10	22%	20-30	If > 40%, Mid section is heavy. If < 25 Mid section is light. Needs attention.
Beyond Top 20, above 1% (8 stocks)	12%	10-20	If no of stocks > 10, too many stocks in lower section
<1% (59 stocks)	12%	<5	If more than 5 stocks and/or 5% Long tail

Your portfolio shows strong conviction in top sectors with good sector diversification.

Top 10 Sector Holdings

Company	Portfolio Allocation (%)	Benchmark Allocation (%)
BFSI	40.33%	30.4%
IT	12.87%	9.2%
Auto	8.44%	7.54%
Oil & Gas	6.37%	7.14%
Construction & Infrastructure	5.6%	9.38%
Healthcare	4.21%	6.53%
Metals & Mining	3.79%	3.83%
Telecom	3.52%	3.37%
Chemicals	2.93%	3%
FMCG	2.77%	6.18%

#Benchmark is S&P BSE 500

Top 5 sectors accounts for 61.6% of your portfolio

Your portfolio has moderate valuation risk, low quality risk, and high market-cap risk.

Quality & Valuation Analysis

	Over Valued (48%)	Fairly Valued (16%)	Under Valued (33%)
Green (67%)	32%	11%	24%
Orange (26)%	15%	2%	10%
Red (5%)	2%	3%	0%

Cap & Valuation Analysis

	Over Valued (48%)	Fairly Valued (16%)	Under Valued (33%)
Large Cap (55%)	31%	6%	19%
Mid Cap (13%)	4%	4%	5%
Small Cap (30%)	13%	6%	10%

Overvalued Stocks Cap-Quality Analysis

	Red (4%)	Orange (30%)	Green (66%)
Large Cap (65%)	0%	25%	40%
Mid Cap (8%)	0%	0%	8%
Small Cap (27%)	4%	5%	18%

DIC India Ltd have valuation, market cap & quality risk.

Low valuation and quality risk.

Mutual Fund Analysis

Areas that need your attention:

- Most of your funds are underperforming their benchmark.
- Your fund portfolio is Over-diversified.
- You have 1 sector(s) exposure risk.
- 16 funds contributing 10.58% of the portfolio have significant overlap with each other ranging from 40% to 81.33%.

Actions Required:

Investing in mutual funds is not automatically sahi nor is it as simple as it is made out to be. The main challenge in building a MF portfolio is avoiding fund overlap the main cause of poor diversification. Selecting funds based on past returns, which is the common practice, is an inadequate way of investing and likely to deliver mediocre returns going forward. And investing lumpsum has even more challenges which cannot be addressed by SIP. When you have substantial MF investments you are better off working with a dedicated, fiduciary expert (so you benefit by investing in Direct Plans only) and optimize your MF portfolio to deliver good returns throughout the tenure of your investment.

Your fund portfolio has an average 3Yr rolling return of 16.77%.

Will your fund portfolio outperform?

Needs immediate attention.

- Consistent outperformer (6.40%)
- Somewhat Consistent (2.87%)
- Not Consistent (89.80%)
- NA (0.93%)

You have 13 fund(s) accounting for 89.80% of your Fund Portfolio which have not outperform their benchmark consistently.

Sr.No.	Fund Name	P% Q	Allocation (%)	Avg. 3Yr Rolling(%)	Units Avg. Buy NAV	Market Value (₹)
1	HDFC Flexi Cap Fund - Growth - Direct Plan	17 Q	41.83%	17.00%	273 ₹ 649.33	5.89 Lac
2	Franklin India Flexi Cap Fund - Growth - Direct Plan	17 Q	14.92%	16.69%	118 ₹ 574.07	2.1 Lac
3	Kotak Infrastructure and Economic Reform Fund - Growth - Direct Plan	20 Q	11.22%	19.71%	2.1 K ₹ 23.22	1.58 Lac
4	Aditya Birla Sun Life ELSS Tax Saver Fund - Growth - Direct Plan	14 Q	6.90%	13.75%	1.46 K ₹ 34.35	97.15 K
5	Mirae Asset Aggressive Hybrid Fund - Regular Plan - Growth	13 Q	6.73%	12.69%	3 K ₹ 27.85	94.65 K

Fund Portfolio 3Yr Avg. Rolling Ret.
16.77%

Total Fund Portfolio
14.07 Lac

1. The fund portfolio contains **89.8%** of inconsistent outperformers.
2. **22** fund(s) are below minimum allocation, and hence add little value to your portfolio.

16 funds contributing 10.58% of the portfolio have significant overlap with each other ranging from 40% to 81.33%.

MF Overlapping Analysis

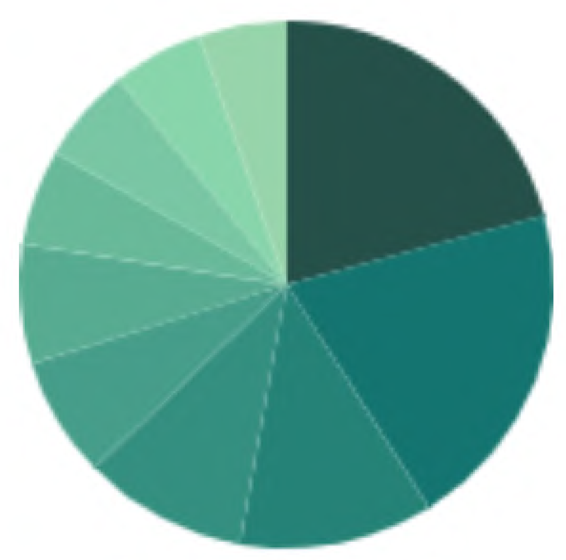
Fund portfolio overlapping

Fund 1	Fund 2	Portfolio Overlapping(%) F1 Vs F2	Flag
HDFC Flexi Cap Fund	HDFC ELSS Tax saver	81.33%	🚩
Canara Robeco Large Cap Fund	SBI Nifty 50 ETF	68.37%	🚩
Parag Parikh ELSS Tax Saver Fund	Parag Parikh Flexi Cap Fund	67.71%	🚩
Mirae Asset Large Cap Fund	SBI Nifty 50 ETF	66.15%	🚩
HDFC Large Cap Fund	Canara Robeco Large Cap Fund	65.18%	🚩
Baroda BNP Paribas Large Cap Fund	SBI Nifty 50 ETF	64.36%	🚩
Canara Robeco Large Cap Fund	Sundaram Large Cap Fund	63.92%	🚩
Canara Robeco Large Cap Fund	Baroda BNP Paribas Large Cap Fund	60.64%	🚩
HDFC Large Cap Fund	SBI Nifty 50 ETF	60.39%	🚩
Canara Robeco Large Cap Fund	ICICI Prudential Large Cap Fund	60.08%	🚩

(14) Stocks with holdings exceeding 1% forms 48.42%
Top 3 sectors accounts for 54.7% of your portfolio.

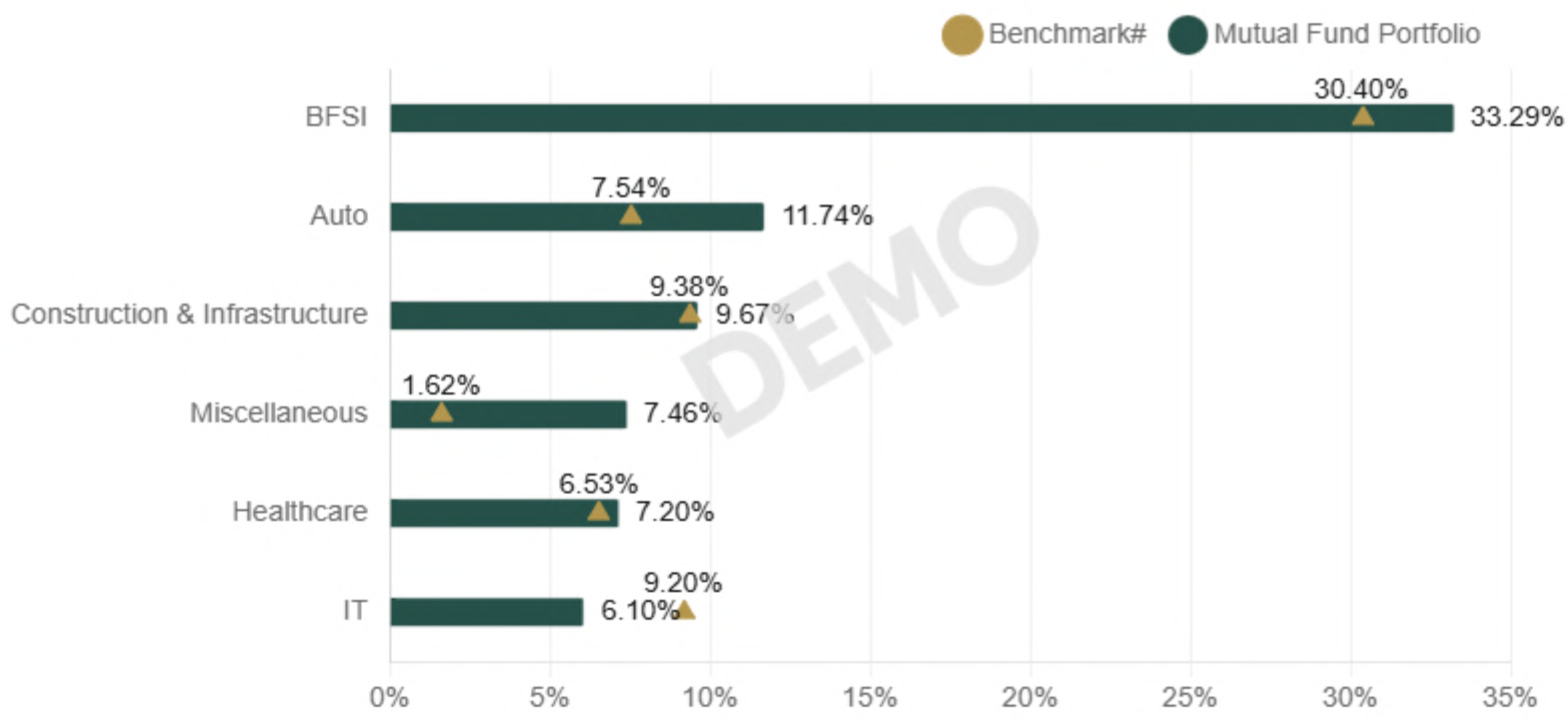
Mutual Funds Top Stock Analysis

Top 10 Holdings (36.78%)



Stock Name	Holding (%)	Stock Name	Holding (%)
HDFC Bank	7.64%	SBI	2.69%
ICICI Bank	7.46%	Infosys	2.16%
Axis Bank	4.31%	Cipla	2.15%
Bharti Airtel	3.68%	SBI Life Insuran	2.02%
Kotak Mahindra Bank	2.71%	Maruti Suzuki	1.96%

Sector Holdings



Top 5 sectors accounts for 69.4% of your portfolio.

Your fund's portfolio quality is **Very Good** with moderate valuation risk, and low market cap risk.

Analysis of Cap, Quality and Valuation mix

Cap & Quality Analysis

	Red (5%)	Orange (16%)	Green (68%)
Large Cap (69%)	1%	11%	57%
Mid Cap (8%)	1%	2%	4%
Small Cap (14%)	2%	3%	8%

Fund's portfolio quality is **Very Good**. It has 68% Green stocks, and 69% Large-cap stocks

Quality & Valuation Analysis

	Over Valued (41%)	Fairly Valued (25%)	Under Valued (24%)
Green (68%)	33%	15%	21%
Orange (16%)	6%	7%	3%
Red (5%)	2%	2%	1%

Your fund portfolio has moderate valuation risk.

Cap & Valuation Analysis

	Over Valued (41%)	Fairly Valued (25%)	Under Valued (24%)
Large Cap (69%)	33%	15%	20%
Mid Cap (8%)	4%	3%	1%
Small Cap (14%)	4%	6%	3%

Less than 40% of the stocks held in your portfolio are mid and smallcap and hence has **Low market cap risk**. However, it has to be seen in light with your overall portfolio.

Direct Stocks & Mutual Fund

Areas that need your attention:

- Your Equity Portfolio Performance depends heavily on your direct stocks investments. You might be missing the benefits of mutual funds!
- Moderate market cap risk.

Actions Required:

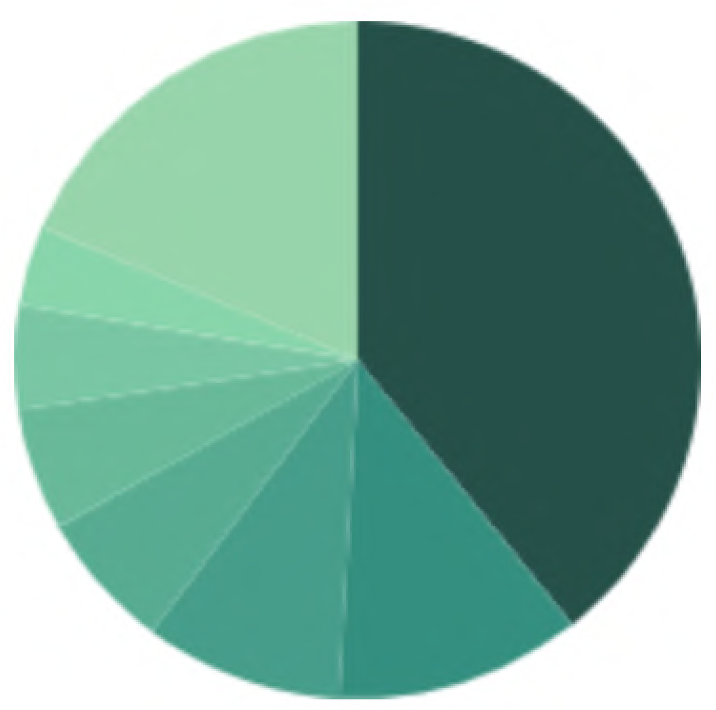
Investing in stocks and mutual funds is potentially the best way to invest in equity. You could get the best of both which is essential when you have a large portfolio. You may be uncomfortable investing all your savings in stocks directly or 100% in mutual funds. However, building and managing a combined DS+MF portfolio has additional complexities. An advisor with deep understanding of investing in both and a simplified decision making process that you understand once explained enables you to get the best of both worlds.

Top 10 stocks accounts for 47.55% of your portfolio.

Company (Q)	Quality-Valuation*	Direct Holdings(%)	MF Holdings(%)	Total Holdings(%)	Market Value (₹)
HDFC Bank	Q V	8.32%	1.66%	9.98%	6.46 Lac
Power Finance Corp	Q V	6.80%	0.05%	6.86%	4.44 Lac
Mahindra & Mahindra	Q V	5.04%	0.21%	5.27%	3.41 Lac
Indraprastha Gas	Q V	4.83%	0.00%	4.84%	3.13 Lac
ICICI Bank	Q V	2.87%	1.63%	4.50%	2.91 Lac
HCL Tech.	Q V	3.42%	0.39%	3.81%	2.47 Lac
Bharti Airtel	Q V	2.74%	0.78%	3.54%	2.29 Lac
Indusind Bank	Q V	3.19%	0.06%	3.24%	2.1 Lac
NTPC	Q V	2.82%	0.19%	2.99%	1.94 Lac
Computer Age Man	Q V	2.52%	0.00%	2.52%	1.63 Lac

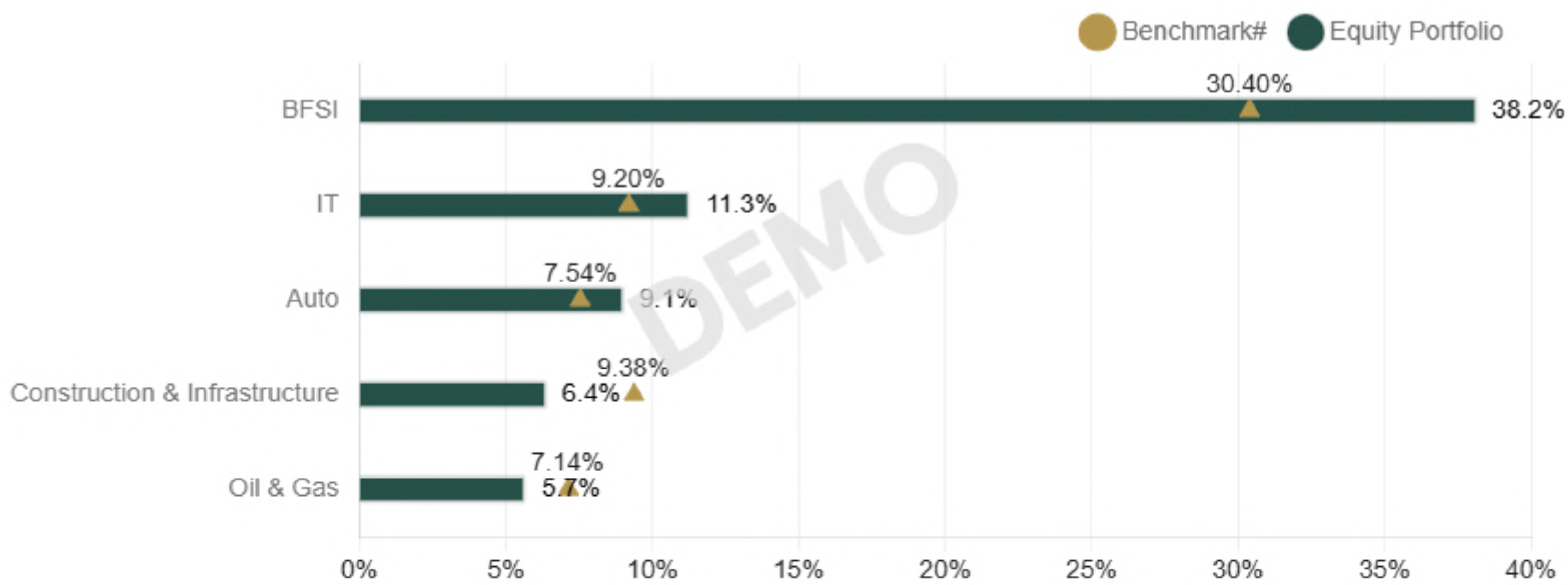
Top 3 sectors accounts for 59% of your portfolio.

Sector Analysis



Sectors	Direct Stocks(%)	MF Portfolio(%)	Overall(%)
BFSI	40.3%	30.8%	38.2%
IT	12.9%	6.1%	11.3%
Auto	8.4%	11.7%	9.1%
Construction & Infrastructure	5.6%	9.7%	6.4%
Oil & Gas	6.4%	3.4%	5.7%
Healthcare	4.2%	7.2%	4.8%
Others	22.2%	31.1%	24.5%

Sector Holdings



Top 5 sectors accounts for 70.7% of your portfolio.

Your overall portfolio has moderate valuation risk, low quality risk and moderate market-cap risk.

Overall Portfolio Top Stocks Analysis

Quality & Cap Analysis

	Red (5%)	Orange (24%)	Green (67%)
Large Cap (58%)	0%	16%	42%
Mid Cap (11%)	0%	4%	8%
Small Cap (27%)	4%	4%	18%

Quality & Valuation Analysis

	Over Valued (46%)	Fairly Valued (18%)	Under Valued (31%)
Green (67%)	32%	12%	23%
Orange (24%)	13%	3%	8%
Red (5%)	2%	3%	0%

Cap & Valuation Analysis

	Over Valued (46%)	Fairly Valued (18%)	Under Valued (31%)
Large Cap (58%)	32%	8%	19%
Mid Cap (11%)	4%	4%	4%
Small Cap (27%)	11%	6%	9%

Overall portfolio quality is **Very Good**. It has 67% green stocks, and 58% large-cap stocks.

Your direct stock and mutual fund portfolios complement each other.

Overlapping Funds vs Direct Stock Portfolio

Fund Name	Overlapping(%)	Flag
SBI Nifty 50 ETF	33.24%	
Parag Parikh ELSS Tax Saver Fund	32.41%	
Canara Robeco Large Cap Fund	32.38%	
Baroda BNP Paribas Large Cap Fund	31.81%	
HDFC Large Cap Fund	30.78%	
ICICI Prudential Large Cap Fund	30.20%	
Parag Parikh Flexi Cap Fund	29.33%	
Franklin India Flexi Cap Fund	28.85%	
Quantum Value Fund	28.67%	
Mirae Asset Large Cap Fund	28.48%	
HDFC ELSS Tax saver	28.08%	

Review your Portfolio with
INVESTMENT ADVISOR

Review Now!

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