

Mr. Investor

Portfolio Review Report

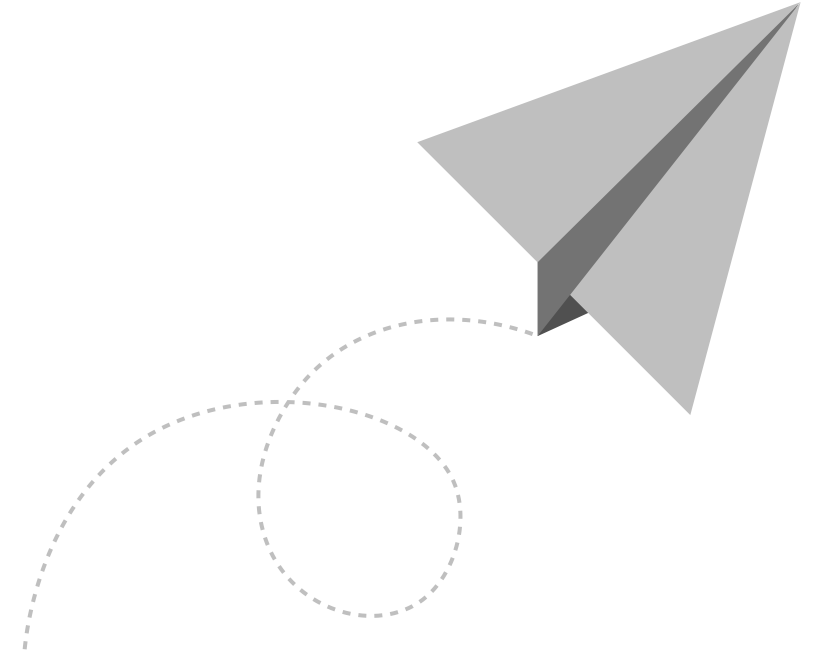
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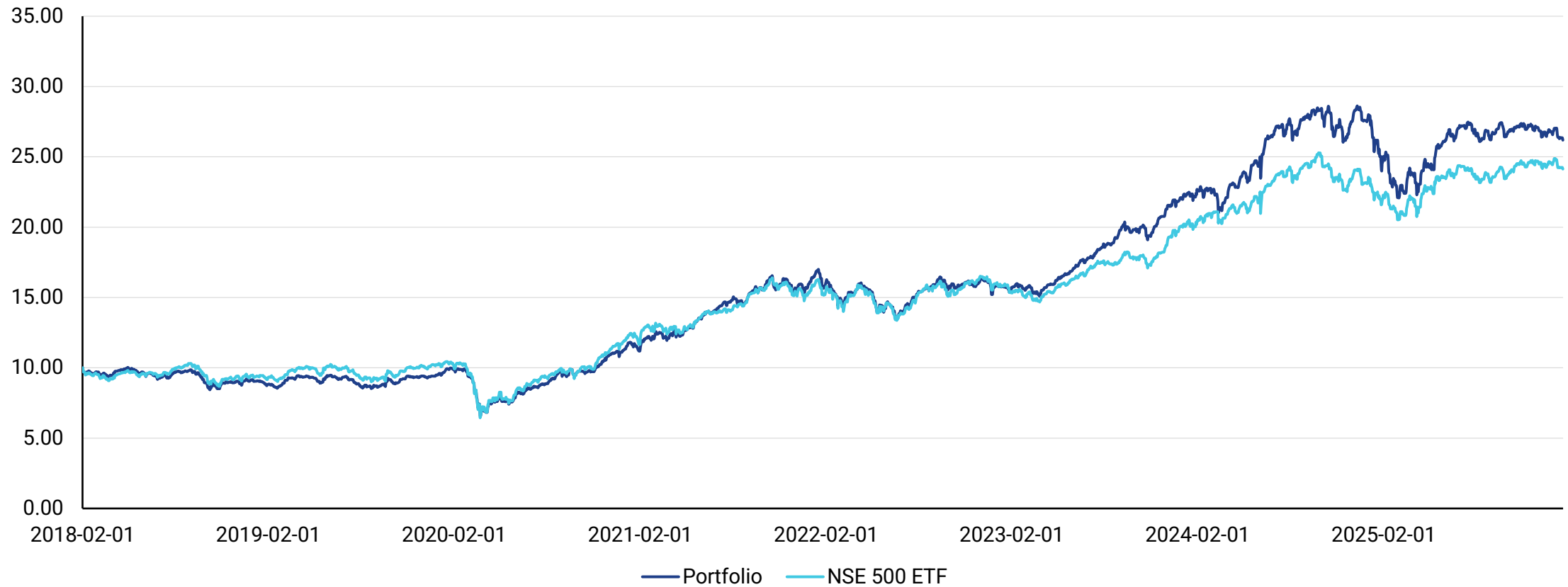
AMFI Registered Distributor



Your investments till date



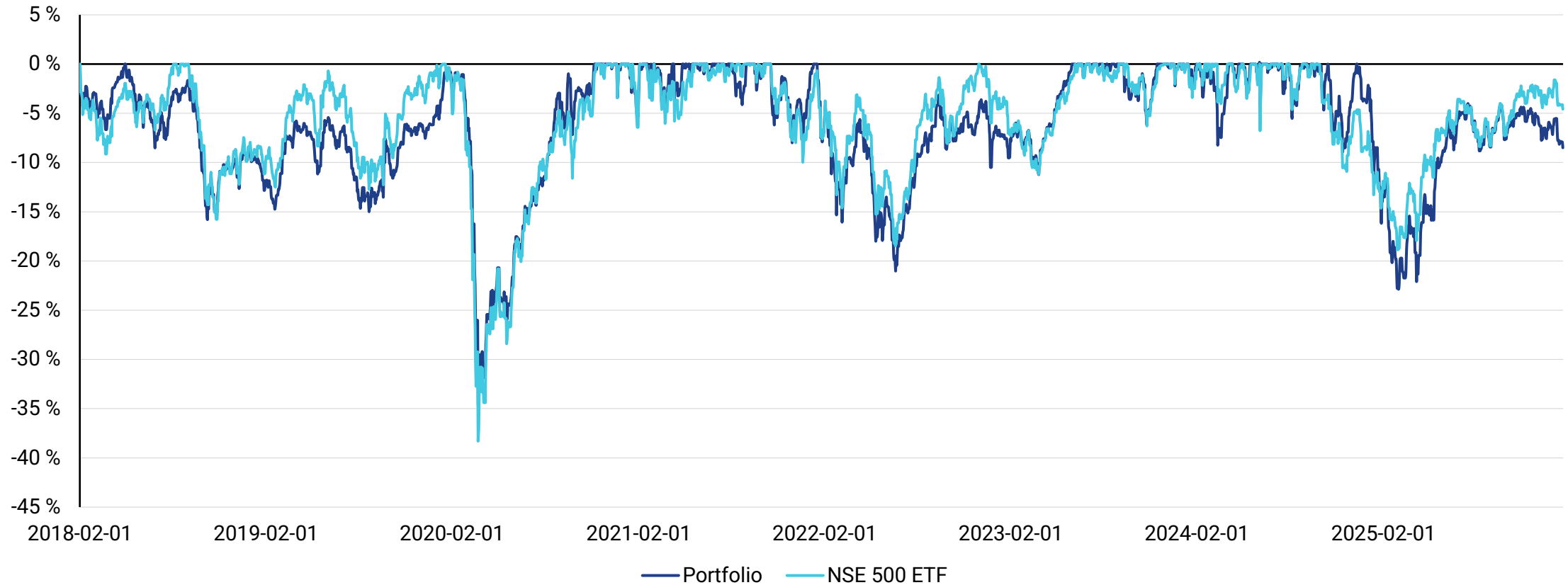
Portfolio growth of ₹10 over time



Top to bottom - Losses you went through



Drawdown in the portfolio over time



Return / risk is in-line with your expectations

Overall XIRR vs CI* XIRR

13.5% vs 14.7%

Underperformance

Max portfolio loss vs CI loss

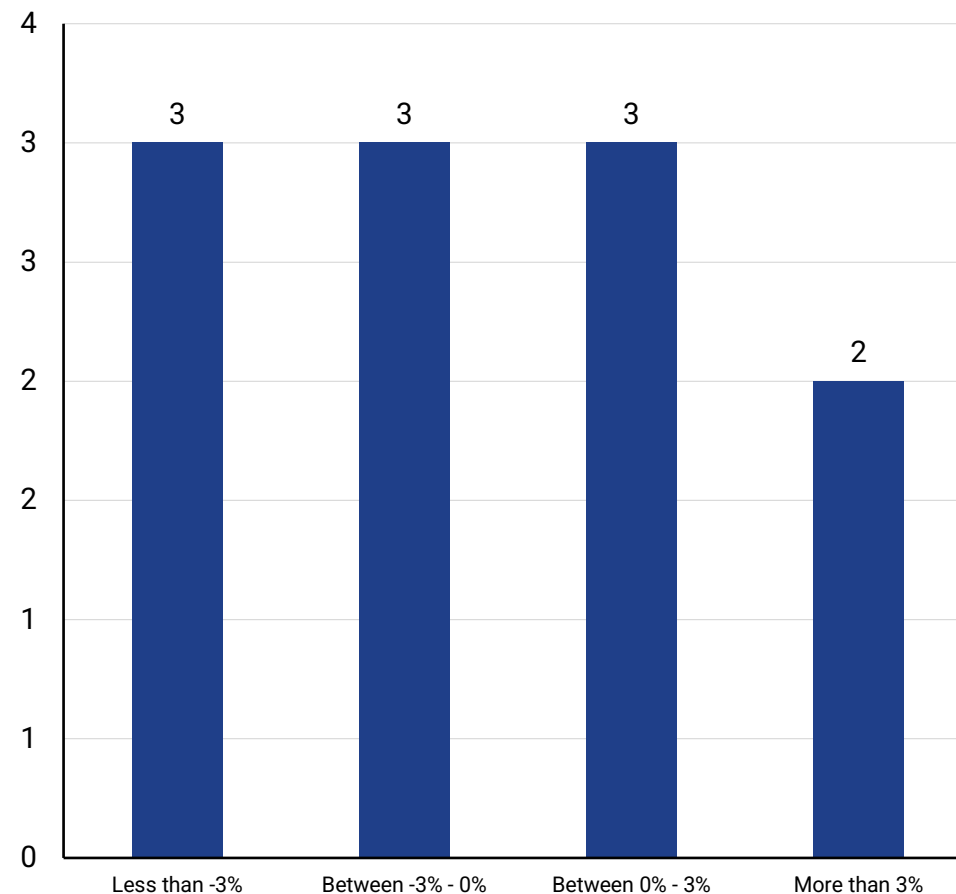
-34.6% vs -38.3%

Better than CI

Insights

- The 2 schemes outperforming the comparative index by more than 3% exemplify superior investment acumen, contributing positively to the portfolio's overall performance.
- The performance of 3 schemes significantly underperforming the comparative index by more than 3% warrants a thorough analysis and potential corrective actions.
- Portfolio lagged behind the comparative index, indicating potential areas for optimization.

Performance of schemes against CI



All set to achieve your financial goals?



₹ 53,19,457

Current corpus value

₹ 49,997

SIP Value

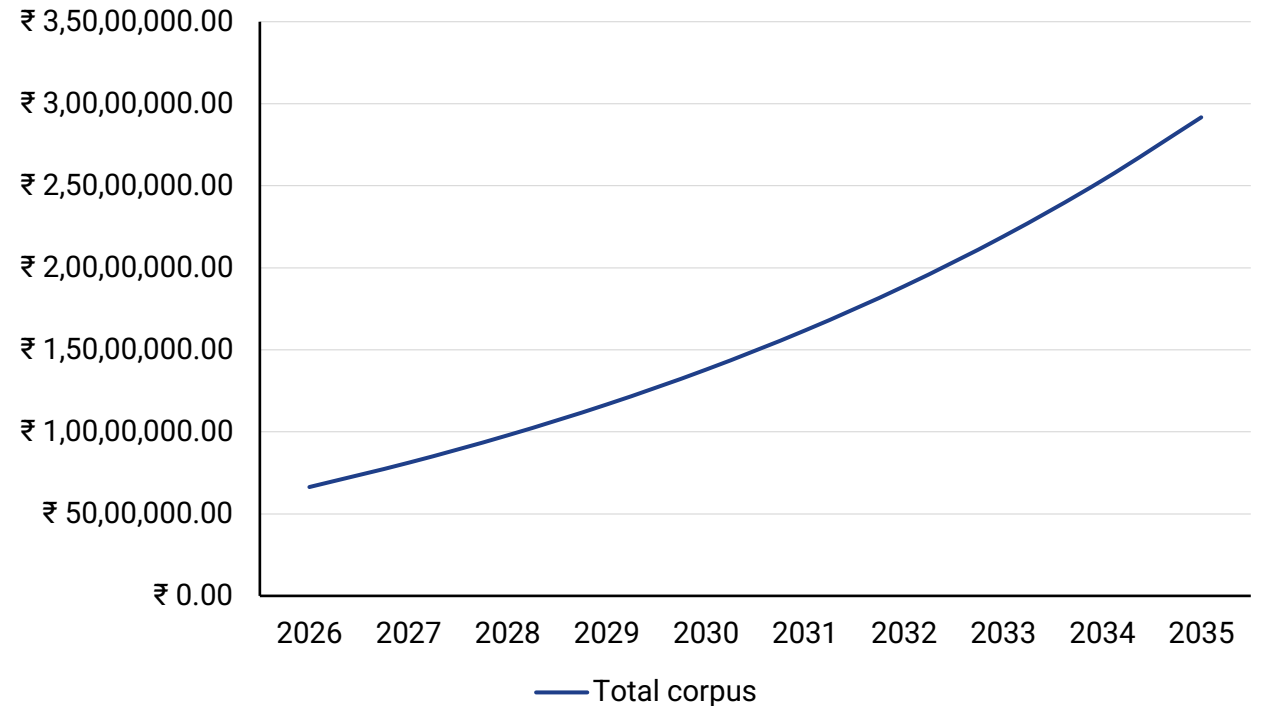
₹ 2,91,72,639

Estimated total value at investment horizon's end

💡 Insights

- At the current portfolio value of ₹ 53,19,457, it's important to consider your investment horizon and long-term financial goals.
- With an investment horizon of 10 years, assuming an annual return of 12%, your portfolio is projected to reach a value of ₹ 2,91,72,639 at the end of the horizon.
- In 5 years, your portfolio value is expected to grow to ₹ 1,37,87,952, demonstrating the power of compounding over time.
- Looking ahead to a 10-year horizon, your portfolio could potentially grow to ₹ 2,91,72,639, emphasizing the importance of patience and staying invested for the long term.

Projection of wealth (at 12% CAGR)



₹ 97,86,187

Projection after 3 years

₹ 1,37,87,952

Projection after 5 years

₹ 2,91,72,639

Projection after 10 years

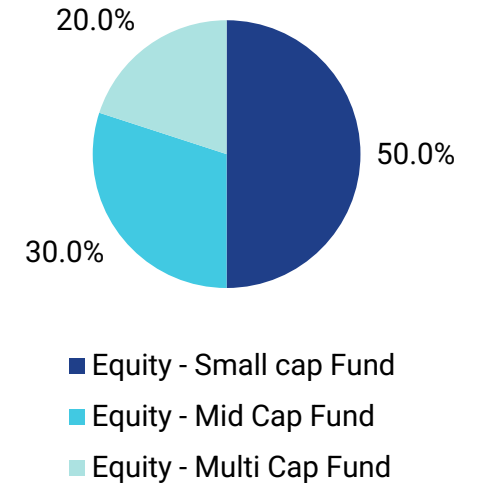
Analysis of your SIPs



Active SIPs

Scheme Name	Amount (₹)	% of SIP	3Y Return Rank
Nippon India Small Cap Fund(G)	5,000	10.0	1/24
HDFC Mid Cap Fund-Reg(G)	10,000	20.0	1/29
Kotak Small Cap Fund(G)	5,000	10.0	3/24
Axis Small Cap Fund-Reg(G)	5,000	10.0	3/24
HSBC Small Cap Fund-Reg(G)	5,000	10.0	1/24
Nippon India Multi Cap Fund(G)	10,000	20.0	1/16
HDFC Small Cap Fund-Reg(G)	5,000	10.0	1/24
DSP Midcap Fund-Reg(G)	5,000	10.0	4/29

SIP Category Allocation

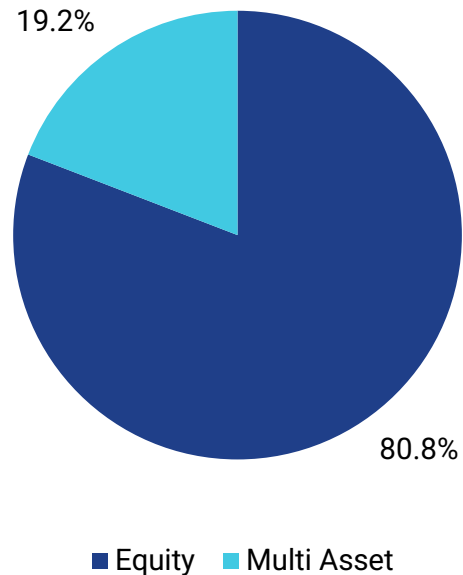


₹ 2,91,72,639

How much you would make in next 10 years (assuming similar past performance)

About your asset class allocation

Asset Allocation



XIRR by asset classes

Asset Class	Current wt. (%)	Invested Value (₹)	Current Value (₹)	Unrealised Gains (₹)	SI XIRR (%)	CI XIRR (%)*
Equity	80.8	28,08,558	43,00,665	14,92,107	14.3	15.8
Multi Asset	19.2	7,51,972	10,18,792	2,66,820	10.5	10.8
Debt	-	-	-	-	-	-
Alternate	-	-	-	-	-	-
Total	100.0	35,60,530	53,19,457	17,58,927	13.5	14.7

Insights

- Portfolio exhibits significant exposure towards Equity.
- Equity asset class was the best performer in the portfolio while Multi Asset was the worst performer. With respect to comparative index, Multi Asset had the least underperformance.

Your mutual fund category allocation



Allocation by categories/sub-categories

Category	Current wt. (%)	Invested Value (₹)	Current Value (₹)	Gains (₹)	Category XIRR (%)	CI XIRR (%)*
Equity	80.8	28,08,558	43,00,665	14,92,107	14.3	15.8
Equity - Small cap Fund	39.5	12,80,749	21,02,738	8,21,989	15.3	14.6
Equity - Mid Cap Fund	30.8	9,72,837	16,38,968	6,66,131	14.2	17.5
Equity - Multi Cap Fund	10.5	5,54,972	5,58,959	3,987	0.9	4.7
Multi Asset	19.2	7,51,972	10,18,792	2,66,820	10.5	10.8
Hybrid - Multi Asset Allocation	11.1	5,49,972	5,89,649	39,676	17.2	7.8
Hybrid - Aggressive Hybrid Fund	8.1	2,02,000	4,29,143	2,27,143	10.0	11.0
Total	100.0	35,60,530	53,19,457	17,58,927	13.5	14.7

AMCs you are invested in



Allocation by AMCs

Category	Allocation (%)	Invested Value (₹)	Current Value (₹)	Gains (₹)	XIRR (%)
Equity	80.8	28,08,558	43,00,665	14,92,107	14.3
HSBC Asset Management (India) Private Limited	24.2	5,89,783	12,87,404	6,97,621	16.3
DSP Investment Managers Private Limited	22.9	5,82,856	12,19,783	6,36,927	14.4
Nippon Life India Asset Management Limited	14.9	7,40,963	7,90,770	49,807	6.5
HDFC Asset Management Company Limited	12.3	5,78,971	6,55,104	76,133	11.6
Axis Asset Management Company Ltd	4.3	1,85,991	2,26,467	40,476	11.5
Kotak Mahindra Asset Management company Ltd	2.3	1,29,994	1,21,137	-8,856	-8.7
Multi Asset	19.2	7,51,972	10,18,792	2,66,820	10.5
WhiteOak Capital Asset Management Limited	11.1	5,49,972	5,89,649	39,676	17.2
HSBC Asset Management (India) Private Limited	8.0	2,00,000	4,26,802	2,26,802	10.0
Invesco Asset Management Company Pvt Ltd.	< 0.1	2,000	2,341	341	9.2
Total	100.0	35,60,530	53,19,457	17,58,927	13.5

Schemes you are invested in



Allocation by schemes

Scheme Name	Invested Value (₹)	Current Value (₹)	Scheme XIRR (%)	CI XIRR (%)	5YR RR Quartile (Ranking)
Equity	28,08,558	43,00,665	14.3	15.8	-
HSBC Small Cap Fund-Reg(G)	5,89,783	12,87,404	16.3	15.6	1 (4/22)
DSP Midcap Fund-Reg(G)	5,82,856	12,19,783	14.4	18.0	4 (24/24)
Nippon India Multi Cap Fund(G)	5,54,972	5,58,959	0.9	4.7	1 (1/8)
HDFC Mid Cap Fund-Reg(G)	3,89,980	4,19,185	9.9	5.4	1 (2/24)
HDFC Small Cap Fund-Reg(G)	1,88,991	2,35,919	12.8	11.6	1 (5/22)
Nippon India Small Cap Fund(G)	1,85,991	2,31,811	12.5	11.6	1 (2/22)
Axis Small Cap Fund-Reg(G)	1,85,991	2,26,467	11.5	11.7	4 (18/22)
Kotak Small Cap Fund(G)	1,29,994	1,21,137	-8.7	-4.9	3 (15/22)
Multi Asset	7,51,972	10,18,792	10.5	10.8	-
WOC Multi Asset Allocation Fund-Reg(G)	5,49,972	5,89,649	17.2	7.8	N/A
HSBC Aggressive Hybrid Fund-Reg(G)	2,00,000	4,26,802	10.0	11.0	3 (22/29)
Invesco India Aggressive Hybrid Fund-Reg(G)	2,000	2,341	9.2	9.4	3 (18/29)
Total	35,60,530	53,19,457	13.5	14.7	-

Your best and worst performing schemes



Top-5 schemes' XIRR

Scheme Name	SI XIRR (%)	CI XIRR (%)
WOC Multi Asset Allocation Fund-Reg(G)	17.2	7.8
HDFC Mid Cap Fund-Reg(G)	9.9	5.4
HDFC Small Cap Fund-Reg(G)	12.8	11.6
Nippon India Small Cap Fund(G)	12.5	11.6
HSBC Small Cap Fund-Reg(G)	16.3	15.6

Bottom-5 schemes' XIRR

Scheme Name	SI XIRR (%)	CI XIRR (%)
Kotak Small Cap Fund(G)	-8.7	-4.9
Nippon India Multi Cap Fund(G)	0.9	4.7
DSP Midcap Fund-Reg(G)	14.4	18.0
HSBC Aggressive Hybrid Fund-Reg(G)	10.0	11.0
Invesco India Aggressive Hybrid Fund-Reg(G)	9.2	9.4

Insights

- WOC Multi Asset Allocation Fund-Reg(G) delivered strong returns and outperformed the comparative index, reflecting effective investment strategies and asset allocation decisions.
- Kotak Small Cap Fund(G) faced challenges and underperformed the comparative index, indicating potential areas for review and optimization.
- Out of all top schemes, WOC Multi Asset Allocation Fund-Reg(G) had the best outperformance against the comparative index.

Few laggards in the portfolio for discussion



Schemes in Q3 and Q4 of rolling returns ranking since inception

Scheme Name	5Y rolling return rank / total funds	Quartile
DSP Midcap Fund-Reg(G)	24 / 24	Q4
HSBC Aggressive Hybrid Fund-Reg(G)	22 / 29	Q3
Axis Small Cap Fund-Reg(G)	18 / 22	Q4
Kotak Small Cap Fund(G)	15 / 22	Q3
Invesco India Aggressive Hybrid Fund-Reg(G)	18 / 29	Q3

38%

Weights of funds in Q3 and Q4 of returns ranking

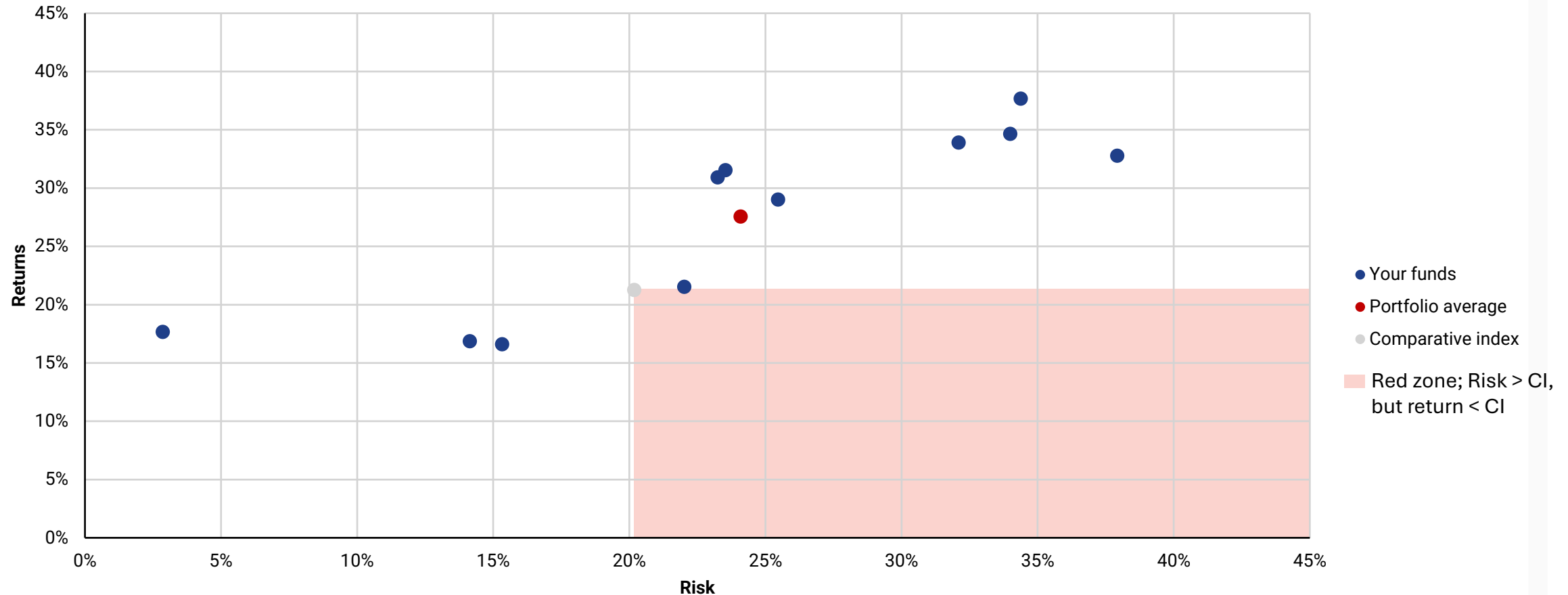
Too many similar funds?

Overlap (%) of top-10 funds (Equity Funds)

Sr	Investment Name	1	2	3	4	5	6	7	8
1	HSBC Small Cap Fund-Reg(G)	100							
2	DSP Midcap Fund-Reg(G)	15	100						
3	Nippon India Multi Cap Fund(G)	10	13	100					
4	HDFC Mid Cap Fund-Reg(G)	9	33	12	100				
5	HDFC Small Cap Fund-Reg(G)	12	7	7	14	100			
6	Nippon India Small Cap Fund(G)	21	8	23	8	12	100		
7	Axis Small Cap Fund-Reg(G)	24	10	12	9	10	28	100	
8	Kotak Small Cap Fund(G)	12	10	13	5	13	12	20	100

Portfolio mapped on risk & return matrix

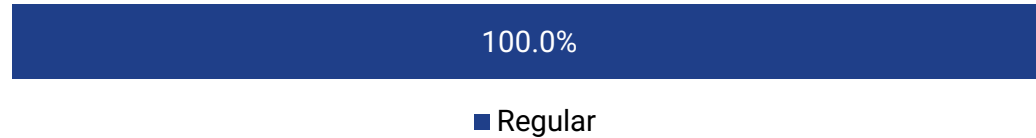
One-year rolling returns and risks of all schemes and the comparative index (CI)



Your investment style



Scheme types



4.1 years - Equity

Average holding period

11

Total schemes

0.0 years - Debt

Average holding period

4

Schemes with > 10% weight

2

Schemes with < 3% weight

8

Number of AMCs

76.7%

Top-5 schemes' weight

15.4%

Bottom-5 schemes' weight

Insights

- The average holding period for equity schemes is 4.1 years, indicating a longer-term investment horizon. This longer holding period suggests investor confidence in the potential for sustained growth and positive returns from equity investments.
- With respect to number of schemes, Typically we like allocation to a scheme between 3 to 10%. More than 10% may lead to high concentration and less than 3% lead to over diversification. We have 4 schemes with more than 10% and 2 with less than 3% weightage.

Investing consistently year-on-year?



Net new investments

Period	Equity - Net new investments (₹)	Debt - Net new investments (₹)	Others - Net new investments (₹)	Total - Net new investments (₹)	Market value at the end of FY	Gain/Loss
FY2025-2026	10,05,000	0	5,50,000	15,55,000	53,19,458	3,29,528
FY2024-2025	6,05,000	0	2,000	6,07,000	34,34,930	1,62,660
FY2023-2024	1,80,000	0	0	1,80,000	26,65,270	7,59,421
FY2022-2023	1,96,801	0	0	1,96,801	17,25,849	4,609
FY2021-2022	2,20,000	0	0	2,20,000	15,24,439	2,67,757
FY2020-2021	96,000	0	0	96,000	10,36,682	4,13,774
FY2019-2020	96,000	0	0	96,000	5,26,908	-1,70,442
FY2018-2019	1,85,577	0	0	1,85,577	6,01,350	1,600
FY2017-2018	2,24,294	0	2,00,000	4,24,294	4,14,173	-10,121

Things to note before selling funds - Tax angle

Percent of holdings as per tax schedule

Scheme Name	Folio Number	Current value (₹)	% holding <= 1 year (for ELSS <= 3 years)	% holding >= 1 year (for ELSS >= 3 years)	Short Term Capital Gain (₹)	Long Term Capital Gain (₹)
HSBC Small Cap Fund-Reg(G)	4049869	12,87,404	4.477	95.523	-2,364.90	6,99,985.61
DSP Midcap Fund-Reg(G)	5194233	12,19,783	5.136	94.864	2,652.23	6,34,274.55
Axis Small Cap Fund-Reg(G)	910146666892	2,26,467	26.514	73.486	47.66	40,428.64
HDFC Small Cap Fund-Reg(G)	19024281	2,35,919	25.573	74.427	333.51	46,594.94
Nippon India Small Cap Fund(G)	499260232591	2,31,811	25.234	74.766	-1,500.82	47,321.12
HDFC Mid Cap Fund-Reg(G)	28387522	4,19,185	73.281	26.719	17,197.35	12,007.15
Nippon India Multi Cap Fund(G)	499330317587	5,58,959	81.604	18.396	1,157.61	2,829.14
Kotak Small Cap Fund(G)	14582725	1,21,137	66.483	33.517	-4,459.85	-4,396.65

Your mutual fund broker allocation

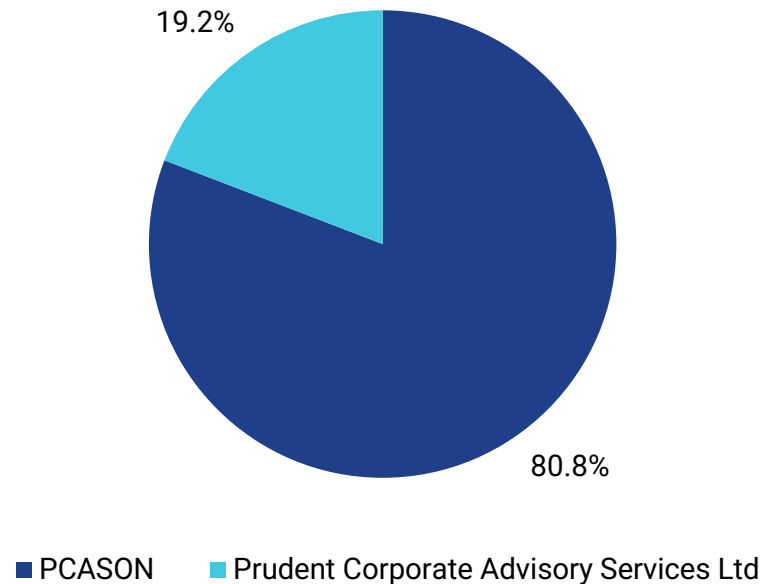


Allocation based on brokers

Scheme Name	Current wt. (%)	Invested Value (₹)	Current Value (₹)	Gains (₹)
Prudent Corporate Advisory Services Ltd	19.2	9,28,954	10,19,578	90,624
Nippon India Multi Cap Fund(G)	10.5	5,54,972	5,58,959	3,987
Nippon India Small Cap Fund(G)	4.4	1,85,991	2,31,811	45,820
Axis Small Cap Fund-Reg(G)	4.3	1,85,991	2,26,467	40,476
Invesco India Aggressive Hybrid Fund-Reg(G)	< 0.1	2,000	2,341	341
PCASON	80.8	26,31,577	42,99,879	16,68,302
HSBC Small Cap Fund-Reg(G)	24.2	5,89,783	12,87,404	6,97,621
DSP Midcap Fund-Reg(G)	22.9	5,82,856	12,19,783	6,36,927
WOC Multi Asset Allocation Fund-Reg(G)	11.1	5,49,972	5,89,649	39,676
HSBC Aggressive Hybrid Fund-Reg(G)	8.0	2,00,000	4,26,802	2,26,802
HDFC Mid Cap Fund-Reg(G)	7.9	3,89,980	4,19,185	29,204
HDFC Small Cap Fund-Reg(G)	4.4	1,88,991	2,35,919	46,928
Kotak Small Cap Fund(G)	2.3	1,29,994	1,21,137	-8,856
Total	100.0	35,60,530	53,19,457	17,58,927

How is portfolio allocated among distributors

Portfolio allocation among distributors



Portfolio value among distributors (top-5)

Distributor/advisor name	Equity PV (₹)	Debt PV (₹)	Others PV (₹)	Total PV (₹)
PCASON	32,83,428	-	10,16,451	42,99,879
Prudent Corporate Advisory Services Ltd	10,17,237	-	2,341	10,19,578

💡 Insights

- The largest portion of the portfolio is held by PCASON with 80.8% allocation
- With respect to asset classes, in equity, largest portion is with PCASON distributor.

How are your distributors/advisors performing

Distributor/advisor XIRR (top-5)

Distributor/advisor name	SI XIRR	BM XIRR*	Equity XIRR	Equity BM XIRR	Debt XIRR	Debt BM XIRR	Multi Asset XIRR	Multi Asset BM XIRR	Alteranate XIRR	Alternate BM XIRR
PCASON	13.9	15.1	14.9	16.3	-	-	10.5	10.8	-	-
Prudent Corporate Advisory Services Ltd	8.1	9.2	8.1	9.2	-	-	9.2	9.4	-	-

Insights

- On an overall basis, PCASON, Prudent Corporate Advisory Services Ltd underperformed the comparative indices.
- Within equity, Prudent Corporate Advisory Services Ltd witnessed the best performance while PCASON saw the worst performance.

Dates of data points

Scheme/Stock Name	Asset Allo.	MCap Allo.	Sector Allo.	Ratings Allo.	Performance	Risk Ratios	Debt Quants	Holdings
Nippon India Small Cap Fund(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
HSBC Aggressive Hybrid Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
HDFC Mid Cap Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	30-Nov-25	31-Dec-25
Kotak Small Cap Fund(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
Axis Small Cap Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
HSBC Small Cap Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
Nippon India Multi Cap Fund(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
Invesco India Aggressive Hybrid Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
HDFC Small Cap Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
WOC Multi Asset Allocation Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	31-Dec-25	31-Dec-25
DSP Midcap Fund-Reg(G)	31-Dec-25	31-Dec-25	31-Dec-25	31-Dec-25	19-Jan-26	14-Jan-26	30-Nov-25	31-Dec-25

Comparative Index used for calculation of XIRR and other performance measures

Category/Sub-category	ETF name	Category/Sub-category	ETF name
Large Cap	Nifty 100 ETF	Sectoral - Tech	Nifty IT ETF
Focused Fund	Nifty 500 ETF	Sectoral - Real Estate	Nifty Realty ETF
Flexi Cap	Nifty 500 ETF	Thematic - Global	Nifty 500 ETF
Mid Cap	Nifty Midcap 150 ETF	ETF - Gold	Gold reference Nippon Index ETF
Multi Cap	Nifty 500 ETF	ETF - Silver	Silver reference ICICI Pru Index ETF
ELSS	Nifty 500 ETF	All debt funds (including FMPs)	Nifty 1D Rate Index ETF
Small Cap	Nifty Smallcap 250 ETF	Index Fund - Nifty 50	Nifty 50 ETF
Value	Nifty 500 Value 50 ETF	Index Fund - Nifty Next 50	Nifty Next 50 ETF
Contra	Nifty 500 ETF	All alternate funds	Gold reference Nippon Index ETF
Dividend yield	Nifty 500 ETF		
Equity index funds (unless specified)	Nifty 500 ETF		
Sectoral - Auto	Nifty Auto ETF		
Sectoral - Banks & Financial Ser.	Nifty Financial Services ETF		
Sectoral - Consumption	Nifty Consumption ETF		
Sectoral - Infra	Nifty Infra ETF		
Sectoral - Pharma & Healthcare	Nifty Pharma ETF		

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THANK YOU