

# Portfolio View — Regime & Risk Monitor (PRD)

## 1. Purpose & Positioning

### Objective

Portfolio View provides a **regime-aware, risk-first overview** of multiple stocks, enabling users to prioritize attention, manage exposure, and detect drift across holdings or watchlists.

### Core Question

*Across my portfolio, where is alignment, where is drift, and where is risk becoming asymmetric?*

### What It Is

- A **monitoring and prioritization layer**
- A **portfolio-level decision intelligence surface**
- A **regime & risk dashboard**, not a trading interface

### What It Is Not

- ~~X~~ Buy/Sell recommendation engine
- ~~X~~ Price target or valuation model
- ~~X~~ Performance leaderboard
- ~~X~~ Portfolio optimization tool

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## 2. Target Users

User	Use Case
Serious Investors	Portfolio risk awareness
Analysts	Coverage monitoring
PMS / RIA	Regime & constraint tracking
Long-term Investors	Capital preservation & timing awareness

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## 3. Inputs & Data Sources

Portfolio View does **not compute new analytics**. It aggregates Phase 2 outputs and applies portfolio-level organization.

## Required Inputs (per stock)

From `/api/analysis/summary` : - Technical regime & score - Fundamental regime & score - Confluence state - Composite regime score - Stability metrics - Risk constraints (severity + statements)

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## 3A. Portfolio Input Methods (How Users Add 12-500 Stocks)

Portfolio View is designed for **bulk, institutional-scale input**. Users are not expected to add stocks one-by-one.

### Method 1: Bulk Symbol Paste (Primary)

#### Description

Users can paste a list of symbols directly (copied from Excel, notes, or terminals).

**Accepted Formats** - Newline-separated - Comma-separated - Space-separated

#### Example Input

```
RELIANCE
TCS
HDFCBANK
INFY
ICICIBANK
```

**UI Behavior** - Symbol validation on submit - Automatic de-duplication - Soft warnings for invalid or unmapped symbols

**Why This Exists** - Fastest workflow for professionals - Scales cleanly from 5 to 500+ stocks - Matches real-world portfolio construction habits

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### Method 2: CSV Upload (Institutional Standard)

#### Description

Users can upload a CSV file representing a portfolio or watch universe.

#### Supported Format

```
symbol,weight
RELIANCE,8.5
TCS,6.2
```

INFY, 5.9  
HDFCBANK, 7.1

- `weight` column is optional (ignored in Phase 2, reserved for Phase 3)

**UI Behavior** - Batch symbol validation - Summary feedback (e.g., 342 symbols valid, 3 invalid) - Ability to review invalid symbols before proceeding

**Why This Exists** - Standard workflow for funds, PMS, and serious investors - Easy integration with broker exports and spreadsheets

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**Explicit Non-Goals (Phase 2)** - ✗ Add stocks one-by-one - ✗ Broker account sync - ✗ Manual weight adjustments

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## 4. Core Principles

1. **Attention over Action** – No recommendations
  2. **Risk-first framing** – Constraints before opportunity
  3. **Institutional language** – Diagnostic, not promotional
  4. **Explainability** – Every flag traceable to a reason
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## 5. Attention States (Core Concept)

Portfolio View classifies each stock into an **attention state**:

State	Definition
Stable	Aligned regimes, low constraints
Monitor	Early misalignment or medium risk
Review	Material regime drift or constraint
Critical	Multiple high-severity constraints

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## 6. Core Features (Must Have)

### 6.1 Portfolio Summary Header

**Purpose:** Immediate situational awareness

**Metrics:** - Total stocks tracked - % in Aligned Strength - % with High Risk Constraints - Count by Attention State

#### Sample Copy:

*Portfolio exhibits elevated regime dispersion with 32% of holdings under review.*

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### 6.2 Portfolio Regime Table (Primary Component)

Column	Description
Stock	Symbol + Name
Confluence State	Aligned Strength / Drift Risk / Structural Risk
Composite Score	0-100 + band
Risk Level	Low / Medium / High
Key Constraint	Most binding risk factor
Stability	Stable / Transitional
Attention Flag	Stable / Monitor / Review / Critical

**UX Rules** - Color only for regime & risk (no PnL colors) - Default sort: Attention → Composite Score - Hover tooltips explain confluence & constraints

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### 6.3 Attention Filters

Toggle filters: - All - Critical - Review - Monitor - Stable

Enables rapid portfolio triage.

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### 6.4 Drill-down Navigation

- Clicking a row opens Phase 2 Decision Intelligence page
  - Breadcrumb preserved: Portfolio → Stock
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## 7. Backend Logic

### 7.1 Attention Flag Logic

```
if high_risk_constraints >= 2:  
    attention = "CRITICAL"  
elif confluence in ["Structural Risk", "Drift Risk"]:  
    attention = "REVIEW"  
elif composite_score < 50 or stability < threshold:  
    attention = "MONITOR"  
else:  
    attention = "STABLE"
```

No new scores introduced.

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## 8. API Requirements

### Endpoint

POST /api/portfolio/summary

### Request

```
{ "symbols": ["RELIANCE", "TITAN", "TCS"] }
```

### Response

```
{  
  "portfolio_summary": { ... },  
  "stocks": [  
    {  
      "symbol": "TITAN",  
      "confluence": "Drift Risk",  
      "composite_score": 42,  
      "risk_level": "HIGH",  
      "key_constraint": "Capital Efficiency",  
      "stability": "Unstable",  
      "attention": "REVIEW"  
    }  
  ]  
}
```

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## 9. UI Mock Structure



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## 10. Frontend Components

- `PortfolioView.jsx` – Page container
  - `PortfolioSummaryBar.jsx` – Regime & risk overview
  - `PortfolioFilterBar.jsx` – Attention filters
  - `PortfolioTable.jsx` – Virtualized table
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## 11. Success Metrics

### Qualitative

- Top risks identifiable in <10 seconds
- Clear explanation for every flag
- No confusion with recommendations

## **Quantitative**

- Portfolio View engagement > single-stock views
  - High interaction with Review / Critical rows
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## **12. Explicit Non-Goals**

- ~~X~~ Buy/Sell labels
  - ~~X~~ Target prices
  - ~~X~~ Weight suggestions
  - ~~X~~ Optimization algorithms
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## **13. One-line Definition**

**Portfolio View is a regime-aware, risk-first monitoring layer that helps investors decide where to focus attention, not what to trade.**