

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

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

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

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)

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

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

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

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

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

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.

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

6.3 Attention Filters

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

Enables rapid portfolio triage.

6.4 Drill-down Navigation

- Clicking a row opens Phase 2 Decision Intelligence page
- Breadcrumb preserved: Portfolio → Stock

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.

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"
    }
  ]
}
```

9. UI Mock Structure

Portfolio View
Regime & Risk Monitor

Portfolio Summary
• 12 Stocks | 3 Critical | 4 Review
• 41% Aligned Strength | 33% High Risk

[All] [Critical] [Review] [Monitor] [Stable]

Stock	Confluence	Score	Risk	Key Constraint	Stability	Flag
TITAN	Drift Risk	42	High	ROCE < CoC	Unstable	Review
TCS	Aligned	71	Low	–	Stable	Stable

10. Frontend Components

- `PortfolioView.jsx` - Page container
- `PortfolioSummaryBar.jsx` - Regime & risk overview
- `PortfolioFilterBar.jsx` - Attention filters
- `PortfolioTable.jsx` - Virtualized table

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
-

12. Explicit Non-Goals

-  Buy/Sell labels
 -  Target prices
 -  Weight suggestions
 -  Optimization algorithms
-

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.