

# Portfolio Audit Report

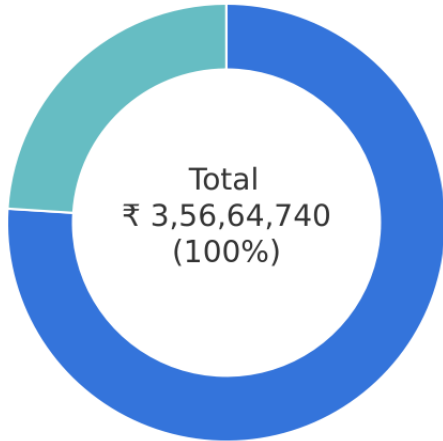
**Portfolio Value: ₹ 3 Crores**

**Kiran Subramanian**  
**(29 Dec 2023)**



## Portfolio Value ₹ 3 Crores

### Asset Allocation



Equity	₹ 2,71,12,996	76.0%
Debt	₹ 85,51,744	24.0%

## Portfolio Performance

### Mutual Fund Portfolio

MF Type	Equity	Debt	Others	Grand Total
Since Inception Date	21-11-2016	21-11-2016	01-12-2016	
<b>Corpus In-Flow [A]</b>	₹ 83,17,000	₹ 2,18,25,000	₹ 3,42,000	₹ 3,04,84,000
Total Investments (₹)	₹ 83,17,000	₹ 2,18,25,000	₹ 3,42,000	₹ 3,04,84,000
Transfer In (₹)	₹ 0	₹ 0	₹ 0	₹ 0
<b>Corpus Out-Flow [B]</b>	₹ 51,42,498	₹ 8,36,714	₹ 0	₹ 59,79,212
Total Redemption (₹)	₹ 51,42,498	₹ 8,36,714	₹ 0	₹ 59,79,212
Transfer Out (₹)	₹ 0	₹ 0	₹ 0	₹ 0
Total Dividend Received	₹ 0	₹ 0	₹ 0	₹ 0
<b>Net Investment [A]-[B]</b>	₹ 31,74,502	₹ 2,09,88,286	₹ 3,42,000	₹ 2,45,04,788
Investment Value As on 28-12-2023 (₹)	₹ 2,71,12,996	₹ 85,51,743	₹ 0	₹ 3,56,64,739
Net Gain (₹)	₹ 2,39,38,494	₹ -1,24,36,543	₹ -3,42,000	₹ 1,11,59,951
Ann. Ret.(%)	47.41%	7.21%	0.0%	21.75%

## Category Split

### Equity - Category Wise Exposure

Category	Current Value(₹ )	% of Total Portfolio
Equity - Large Cap Fund	₹ 42,80,588	12%
Equity - All Cap Fund	₹ 88,35,332	24.8%
Equity - Mid Cap Fund	₹ 47,64,089	13.4%
Equity - Small cap Fund	₹ 29,38,029	8.2%
Equity - Sector/Thematic Funds	₹ 34,50,086	9.7%
Equity - Contra/Value Fund	₹ 12,98,024	3.6%
Equity - Global	₹ 15,46,848	4.4%
<b>Total</b>	<b>₹ 2,71,12,996</b>	<b>76.0%</b>

### Debt - Category Wise Exposure

Category	Current Value(₹ )	% of Total Portfolio
Debt - Low Duration/Money Market Fund	₹ 31,25,233	8.8%
Debt - Floater Fund	₹ 21,70,539	6.1%
Debt - Short Duration/Banking & PSU/Corporate Bond	₹ 16,24,715	4.6%
Debt - Long Duration Fund/Gilt	₹ 16,31,257	4.6%
<b>Total</b>	<b>₹ 85,51,744</b>	<b>24.0%</b>

## Portfolio Quality

### Fund Rating Matrix

No.of.Funds (% of Portfolio Exposure)

	5 ★	4 ★	3 ★	2 ★	1 ★	Not Rated	Total
Equity	8(66.3%)	-	-	-	-	5(9.7%)	13(76%)
Debt	5(24%)	-	-	-	-	-	5(24%)
Others	-	-	-	-	-	-	0(0%)
<b>Total</b>	<b>13(90.3%)</b>	<b>0(0%)</b>	<b>0(0%)</b>	<b>0(0%)</b>	<b>0(0%)</b>	<b>5(9.7%)</b>	<b>18(100%)</b>

Low Rated (1,2,3 Star): 0 funds(0% of Total Portfolio)

## Equity Portfolio Analytics

### Style Diversification

Investment Style	Current Value(₹)	% of Total Portfolio
Blend	₹ 91,92,855	25.8%
Quality	₹ 39,23,065	11.0%
Value	₹ 12,98,024	3.6%
Mid & Small Cap	₹ 77,02,118	21.6%
Global	₹ 15,46,848	4.4%
Others(Sector/Thematic, Equity Hybrid etc)	₹ 34,50,086	9.7%
<b>Total</b>	<b>₹ 2,71,12,996</b>	<b>76.0%</b>

### Market Cap Diversification

	Total Allocation %	Total Allocation %			
		Large Cap	Mid Cap	Small Cap	Global
<b>Equity Allocation</b>	<b>38.0%</b>	<b>12.0%</b>	<b>13.4%</b>	<b>8.2%</b>	<b>4.4%</b>
<b>Equity Allocation (Rebased to 100%)</b>	<b>100.0%</b>	<b>15.8%</b>	<b>17.6%</b>	<b>10.8%</b>	<b>5.7%</b>

No of Funds	% of Overall Portfolio	Funds
5	9.7%	<p>Aditya Birla SL Banking &amp; Financial Services Fund-Reg(G) - Equity - Sector/Thematic - 3.0%</p> <p>UTI Transportation &amp; Logistics Fund-Reg(G) - Equity - Sector/Thematic - 1.2%</p> <p>Tata Digital India Fund-Reg(G) - Equity - Sector/Thematic - 1.1%</p> <p>Mirae Asset Healthcare Fund-Reg(G) - Equity - Sector/Thematic - 3.2%</p> <p>Nippon India Pharma Fund(G) - Equity - Sector/Thematic - 1.2%</p>

## Debt Portfolio Analytics

## Credit Quality & Interest Rate Risk

No of Funds	% of Total Portfolio	YTM	% of AAA & Equiv	Mod Duration
5	24.1%	1.86%	22.4%	3.2 years

## Scheme Performance

## Equity Scheme Performance

Scheme		Current Value(₹)	Current Percentage(%)	Holdings(%)		Scheme Performance			
				< 1 Yr	> 1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Equity - Quality									
Axis Focused 25 Fund-Reg(G)	5 ★	₹ 39,23,065	11%	0.8%	0.8%	15.9%	NA	NA	NA
Equity - Mid/Small									
Kotak Emerging Equity Fund(G)	5 ★	₹ 47,64,089	13.4%	0.8%	0.8%	31.2%	NA	NA	NA
Kotak Small Cap Fund(G)	5 ★	₹ 29,38,029	8.2%	0.8%	0.8%	35%	NA	NA	NA
Equity - Value/Contra									
ICICI Pru Value Discovery Fund(G)	5 ★	₹ 12,98,024	3.6%	0%	0%	31%	NA	NA	NA
Equity - Global									

## Equity Scheme Performance

Scheme		Current Value(₹)	Current Percentage(%)	Holdings(%)		Scheme Performance			
				< 1 Yr	> 1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Kotak NASDAQ 100 FoF-Reg(G)	5 ★	₹ 6,63,496	1.9%	0%	0%	NA	NA	NA	NA
Motilal Oswal Nasdaq 100 FOF-Reg(G)	5 ★	₹ 8,83,352	2.5%	0.2%	0.2%	55.2%	NA	NA	NA
Equity - Blend									
Mirae Asset Large Cap Fund-Reg(G)	5 ★	₹ 42,80,588	12%	0.6%	0.6%	18.3%	NA	NA	NA
Parag Parikh Flexi Cap Fund-Reg(G)	5 ★	₹ 49,12,267	13.8%	0.2%	0.2%	36%	NA	NA	NA
Equity - Sector/Thematic									
Aditya Birla SL Banking & Financial Services Fund-Reg(G)	Not Rated ★	₹ 10,57,426	3%	0%	0%	22.2%	NA	NA	NA
UTI Transportation & Logistics Fund-Reg(G)	Not Rated ★	₹ 4,28,604	1.2%	0%	0%	38.4%	NA	NA	NA
Tata Digital India Fund-Reg(G)	Not Rated ★	₹ 4,04,896	1.1%	0%	0%	32.2%	NA	NA	NA
Mirae Asset Healthcare Fund-Reg(G)	Not Rated ★	₹ 11,27,680	3.2%	0%	0%	32.5%	NA	NA	NA
Nippon India Pharma Fund(G)	Not Rated ★	₹ 4,31,480	1.2%	0%	0%	37%	NA	NA	NA
<b>Total</b>		<b>₹ 2,71,12,996</b>	<b>76%</b>						

## Benchmark Returns

Benchmark Name	Scheme Performance			
	3Yrs	5Yrs	7Yrs	10Yrs
Nifty Financial Services - TRI	22.8%	22.64%	NA	NA
Nasdaq-100	9.95%	21.86%	NA	NA
NIFTY 100 - TRI	15.02%	14.85%	NA	NA

## Benchmark Returns

Benchmark Name	Scheme Performance			
	3Yrs	5Yrs	7Yrs	10Yrs
S&P BSE Health Care - TRI	13.77%	18.81%	NA	NA
Nifty Midcap 150 - TRI	14.55%	21.01%	NA	NA
NIFTY 500 - TRI	14.37%	15.42%	NA	NA
NIFTY IT - TRI	14.17%	12.26%	NA	NA
Nifty Transportation & Logistics - TRI	NA	NA	NA	NA
Nifty Smallcap 250 - TRI	7.99%	16.94%	NA	NA

## Debt Scheme Performance

Scheme	Current Value(₹)	Current Percentage(%)	Holdings(%)		Scheme Performance			
			< 1 Yr	> 3 Yrs	1 Yr	3 Yrs	5 Yrs	
Debt - Target Maturity								
Bandhan CRISIL IBX Gilt June 2027 Index Fund-Reg(G)	5 ★ ₹ 16,31,257	4.6%	0%	0%	6%	NA	NA	
Debt - Low Duration/Money Market Fund								
HDFC Money Market Fund-Reg(G)	5 ★ ₹ 9,52,795	2.7%	1%	0%	6.8%	7.3%	NA	
ICICI Pru Savings Fund(G)	5 ★ ₹ 21,72,438	6.1%	0%	0%	7.3%	7.6%	NA	
Debt - Floater Fund								
Aditya Birla SL Floating Rate Fund(G)	5 ★ ₹ 21,70,539	6.1%	0%	0%	7%	7.4%	NA	
Debt - Short Duration/Banking & PSU/Corporate Bond								
HDFC Short Term Debt Fund(G)	5 ★ ₹ 16,24,715	4.6%	0%	0.2%	6.4%	7.1%	NA	
Total	₹ 85,51,744	24%						

## Live SIP/STP/SWP Details

Live SIP Details					Total SIP ₹1,04,000	
Scheme	Amount	Type	Next Instalment on	Installment	Frequency	Investor Name
Kotak Emerging Equity Fund(G)	₹ 24000	Regular	05 Jan 2024	21/225	Monthly	R Madhumathy
Axis Focused 25 Fund-Reg(G)	₹ 24000	Regular	10 Jan 2024	21/225	Monthly	R Madhumathy
Kotak Small Cap Fund(G)	₹ 24000	Regular	15 Jan 2024	21/225	Monthly	R Madhumathy
Mirae Asset Large Cap Fund-Reg(G)	₹ 18000	Regular	25 Jan 2024	70/274	Monthly	R Madhumathy
Parag Parikh Flexi Cap Fund-Reg(G)	₹ 7000	Regular	25 Jan 2024	30/234	Monthly	R Madhumathy
Motilal Oswal Nasdaq 100 FOF-Reg(G)	₹ 7000	Regular	25 Jan 2024	10/225	Monthly	R Madhumathy



## Year Wise Net Inflows

### Mutual Fund Investments Pattern

SIP	FY 2019-2020(₹)	FY 2020-2021(₹)	FY 2021-2022(₹)	FY 2022-2023(₹)	YTD FY2023-2024(₹)
Live SIP (Year Start)	₹ 50,000	₹ 50,000	₹ 50,000	₹ 50,000	₹ 1,04,000
Net New Investments (SIP)	₹ 6,00,000	₹ 6,00,000	₹ 6,00,000	₹ 12,48,000	₹ 9,36,000

ELSS	FY 2019-2020(₹)	FY 2020-2021(₹)	FY 2021-2022(₹)	FY 2022-2023(₹)	YTD FY2023-2024(₹)
New Investments	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0

MF Type	FY 2019-2020(₹)	FY 2020-2021(₹)	FY 2021-2022(₹)	FY 2022-2023(₹)	YTD FY2023-2024(₹)
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#### Equity

Opening AUM	₹ 45,42,739	₹ 43,24,129	₹ 82,93,758	₹ 1,09,75,220	₹ 1,60,50,640
Net New Investment	₹ 9,50,000	₹ -4,93,765	₹ -19,61,626	₹ 23,48,000	₹ 6,08,049
Closing AUM	₹ 44,39,027	₹ 82,08,576	₹ 1,08,76,693	₹ 1,60,50,640	₹ 2,71,12,996
Gain/Loss	₹ -1,03,712	₹ 38,84,447	₹ 25,82,935	₹ 50,75,420	₹ 1,10,62,356

#### Debt

Opening AUM	₹ 18,197	₹ 2,92,657	₹ 19,96,510	₹ 13,19,668	₹ 1,22,27,123
Net New Investment	₹ 6,00,000	₹ 22,00,000	₹ 22,89,734	₹ 1,35,75,989	₹ 3,48,160
Closing AUM	₹ 2,92,635	₹ 19,96,461	₹ 13,19,648	₹ 1,22,26,884	₹ 85,51,743
Gain/Loss	₹ 2,74,438	₹ 17,03,804	₹ -6,76,862	₹ 1,09,07,216	₹ -36,75,380

#### Others

Opening AUM	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
Net New Investment	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
Closing AUM	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
Gain/Loss	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0

#### Total

Opening AUM	₹ 45,60,936	₹ 46,16,786	₹ 1,02,90,267	₹ 1,22,94,888	₹ 2,82,77,763
Net New Investment	₹ 15,50,000	₹ 17,06,235	₹ 3,28,109	₹ 1,59,23,989	₹ 9,56,209
Closing AUM	₹ 47,31,662	₹ 1,02,05,037	₹ 1,21,96,341	₹ 2,82,77,524	₹ 3,56,64,740
Gain/Loss	₹ 1,70,726	₹ 55,88,251	₹ 19,06,074	₹ 1,59,82,636	₹ 73,86,977

# Thank You

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