

Portfolio Audit Report

Portfolio Value : ₹ 39 Lakhs

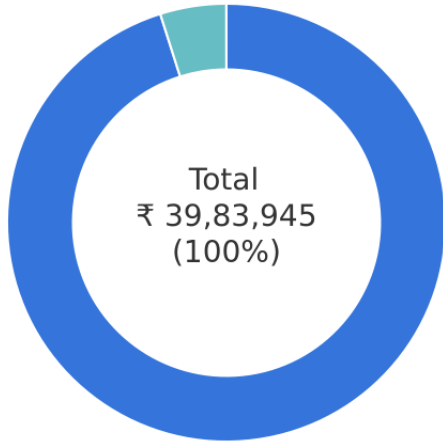
Kalyani Bhowmick

(29 Dec 2023)



Portfolio Value ₹ 39 Lakhs

Asset Allocation



Equity	₹ 37,89,431	95.1%
Debt	₹ 1,94,513	4.9%

Portfolio Performance

Mutual Fund Portfolio

MF Type	Equity	Debt	Others	Grand Total
Since Inception Date	20-04-2016	17-01-2019	05-12-2016	
Corpus In-Flow [A]	₹ 20,34,250	₹ 1,83,250	₹ 90,000	₹ 23,07,500
Total Investments (₹)	₹ 20,34,250	₹ 1,83,250	₹ 90,000	₹ 23,07,500
Transfer In (₹)	₹ 0	₹ 0	₹ 0	₹ 0
Corpus Out-Flow [B]	₹ 0	₹ 25,222	₹ 1,198	₹ 26,420
Total Redemption (₹)	₹ 0	₹ 25,222	₹ 1,198	₹ 26,420
Transfer Out (₹)	₹ 0	₹ 0	₹ 0	₹ 0
Total Dividend Received	₹ 0	₹ 0	₹ 0	₹ 0
Net Investment [A]-[B]	₹ 20,34,250	₹ 1,58,028	₹ 88,802	₹ 22,81,080
Investment Value As on 28-12-2023 (₹)	₹ 37,89,433	₹ 1,94,513	₹ 0	₹ 39,83,946
Net Gain (₹)	₹ 17,55,183	₹ 36,485	₹ -88,802	₹ 17,02,866
Ann. Ret.(%)	23.2%	5.0%	0.0%	21.18%

Category Split

Equity - Category Wise Exposure

Category	Current Value(₹)	% of Total Portfolio
Equity - Large Cap Fund	₹ 3,87,387	9.8%
Equity - All Cap Fund	₹ 6,09,483	15.3%
Equity - Mid Cap Fund	₹ 18,72,236	47%
Equity - Sector/Thematic Funds	₹ 1,50,401	3.8%
Hybrid - Multi Asset Allocation	₹ 9,321	0.2%
Equity - Contra/Value Fund	₹ 45,145	1.1%
Hybrid - Aggressive Hybrid Fund	₹ 7,15,458	18%
Total	₹ 37,89,431	95.1%

Debt - Category Wise Exposure

Category	Current Value(₹)	% of Total Portfolio
Debt - Liquid & Overnight Funds	₹ 1,25,057	3.1%
Debt - Short Duration/Banking & PSU/Corporate Bond	₹ 69,456	1.7%
Total	₹ 1,94,513	4.9%

Portfolio Quality

Fund Rating Matrix

No.of.Funds (% of Portfolio Exposure)

	5 ★	4 ★	3 ★	2 ★	1 ★	Not Rated	Total
Equity	6(17.4%)	1(18%)	7(58.5%)	-	-	2(1.3%)	16(95.1%)
Debt	1(3.1%)	-	1(1.7%)	-	-	-	2(4.9%)
Others	-	-	-	-	-	-	0(0%)
Total	7(20.5%)	1(18%)	8(60.2%)	0(0%)	0(0%)	2(1.3%)	18(100%)

Low Rated (1,2,3 Star): 8 funds(60.2% of Total Portfolio)

Equity Portfolio Analytics

Style Diversification

Investment Style	Current Value(₹)	% of Total Portfolio
Blend	₹ 7,33,614	18.5%
Quality	₹ 1,07,986	2.7%
Value	₹ 2,66,714	6.7%
Mid & Small Cap	₹ 19,13,923	48.0%
Global	-	-
Others(Sector/Thematic, Equity Hybrid etc)	₹ 7,67,194	19.3%
Total	₹ 37,89,431	95.1%

Market Cap Diversification

	Total Allocation %	Total Allocation %			
		Large Cap	Mid Cap	Small Cap	Global
Equity Allocation	56.8%	9.8%	47.0%	0.0%	0.0%
Equity Allocation (Rebased to 100%)	100.0%	10.3%	49.5%	0.0%	0.0%

Lower Rated Equity Funds

Segment	No of Funds	% of Overall Portfolio	Funds
3 ★	7	58.6%	UTI Mid Cap Fund-Reg(G) - Equity - Mid/Small - 21.2% SBI Magnum Midcap Fund-Reg(G) - Equity - Mid/Small - 7.4% Kotak Flexicap Fund(G) - Equity - Blend - 6.3% Franklin India Flexi Cap Fund(G) - Equity - Blend - 2.4% SBI BlueChip Fund-Reg(G) - Equity - Blend - 2.1% HDFC Mid-Cap Opportunities Fund(G) - Equity - Mid/Small - 17.4% ICICI Pru Bluechip Fund(G) - Equity - Blend - 1.8%

Not Rated Equity Funds

No of Funds	% of Overall Portfolio	Funds
2	1.3%	SBI Multi Asset Allocation Fund-Reg(G) - Hybrid - Multi Asset Allocation - 0.2% UTI Transportation & Logistics Fund-Reg(G) - Equity - Sector/Thematic - 1.1%

Debt Portfolio Analytics

Credit Quality & Interest Rate Risk

No of Funds	% of Total Portfolio	YTM	% of AAA & Equiv	Mod Duration
2	4.8%	0.36%	4.9%	1.5 years

Lower Rated Debt Funds

Segment	No of Funds	% of Overall Portfolio	Funds
3 ★	1	1.7%	Franklin India Banking & PSU Debt Fund(G) - Debt - Short Duration/Banking & PSU/Corporate Bond - 1.7%

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									
DSP Quant Fund-Reg(G)	5 ★	₹ 1,07,986	2.7%	2.5%	2.5%	18.3%	NA	NA	NA
Equity - Mid/Small									
UTI Mid Cap Fund-Reg(G)	3 ★	₹ 8,44,489	21.2%	1.5%	1.5%	30%	NA	NA	NA
SBI Magnum Midcap Fund-Reg(G)	3 ★	₹ 2,94,063	7.4%	0%	0%	34.3%	NA	NA	NA
Bandhan Sterling Value Fund-Reg(G)	5 ★	₹ 41,687	1%	0.9%	0.9%	32.3%	NA	NA	NA
HDFC Mid-Cap Opportunities Fund(G)	3 ★	₹ 6,91,931	17.4%	1.7%	1.7%	44%	NA	NA	NA
Kotak Emerging Equity Fund(G)	5 ★	₹ 41,753	1%	0.9%	0.9%	31.2%	NA	NA	NA
Hybrid - Multi Asset Allocation									
SBI Multi Asset Allocation Fund-Reg(G)	Not Rated ★	₹ 9,321	0.2%	0%	0%	23.4%	NA	NA	NA
Equity - Value/Contra									
ICICI Pru Value Discovery Fund(IDCW)	5 ★	₹ 3,458	0.1%	0%	0%	31.1%	NA	NA	NA
Franklin India Focused Equity Fund(G)	5 ★	₹ 2,63,256	6.6%	1.5%	1.5%	22.9%	NA	NA	NA
Equity - Blend									
Kotak Flexicap Fund(G)	3 ★	₹ 2,49,029	6.3%	0.9%	0.9%	23.3%	NA	NA	NA
Franklin India Flexi Cap Fund(G)	3 ★	₹ 97,198	2.4%	0%	0%	29.7%	NA	NA	NA
SBI BlueChip Fund-Reg(G)	3 ★	₹ 82,150	2.1%	0%	0%	21.6%	NA	NA	NA
ICICI Pru Bluechip	3 ★	₹ 70,540	1.8%	0.8%	0.8%	26.7%	NA	NA	NA

Equity Scheme Performance

Scheme		Current Value(₹)	Current Percentage(%)	Holdings(%)		Scheme Performance			
				< 1 Yr	> 1 Yr	3 Yrs	5 Yrs	7 Yrs	10 Yrs
Fund(G)									
Mirae Asset Large Cap Fund-Reg(G)	5 ★	₹ 2,34,697	5.9%	1.5%	1.5%	18.3%	NA	NA	NA
Hybrid - Aggressive Hybrid Fund									
HDFC Hybrid Equity Fund(G)	4 ★	₹ 7,15,458	18%	1.5%	1.5%	17.7%	NA	NA	NA
Equity - Sector/Thematic									
UTI Transportation & Logistics Fund-Reg(G)	Not Rated ★	₹ 42,415	1.1%	0.9%	0.9%	38.4%	NA	NA	NA
Total		₹ 37,89,431	95.1%						

Benchmark Returns

Benchmark Name	Scheme Performance			
	3Yrs	5Yrs	7Yrs	10Yrs
NIFTY 100 - TRI	15.02%	14.85%	NA	NA
S&P BSE 100 - TRI	18.64%	16.56%	NA	NA
S&P BSE 500 - TRI	20.73%	17.7%	NA	NA
Nifty Midcap 150 - TRI	14.55%	21.01%	NA	NA
S&P BSE 200 - TRI	19.66%	17.27%	NA	NA
NIFTY 500 - TRI	14.37%	15.42%	NA	NA
Nifty Transportation & Logistics - TRI	NA	NA	NA	NA

Debt Scheme Performance

Scheme		Current Value(₹)	Current Percentage(%)	Holdings(%)		Scheme Performance		
				< 1 Yr	> 3 Yrs	1 Yr	3 Yrs	5 Yrs
Debt - Liquid & Overnight Funds								
Nippon India Liquid Fund(G)	5 ★	₹ 1,25,057	3.1%	0%	2.5%	6.8%	6.9%	5%
Debt - Short Duration/Banking & PSU/Corporate Bond								
Franklin India Banking & PSU	3 ★	₹ 69,456	1.7%	0%	0.5%	6.2%	6.8%	4.6%

Debt Scheme Performance

Scheme	Current Value(₹)	Current Percentage(%)	Holdings(%)		Scheme Performance		
			< 1 Yr	> 3 Yrs	1 Yr	3 Yrs	5 Yrs
Debt Fund(G)							
Total	₹ 1,94,513	4.9%					

Live SIP/STP/SWP Details

Live SIP Details					Total SIP ₹ 38,000	
Scheme	Amount	Type	Next Instalment on	Installment	Frequency	Investor Name
HDFC Mid-Cap Opportunities Fund(G)	₹ 3000	Regular	01 Jan 2024	91/295	Monthly	Kalyani Bhowmick
Kotak Flexicap Fund(G)	₹ 3000	Regular	01 Jan 2024	54/258	Monthly	Kalyani Bhowmick
HDFC Hybrid Equity Fund(G)	₹ 5000	Regular	03 Jan 2024	85/290	Monthly	Kalyani Bhowmick
Mirae Asset Large Cap Fund-Reg(G)	₹ 5000	Regular	03 Jan 2024	55/259	Monthly	Kalyani Bhowmick
UTI Mid Cap Fund-Reg(G)	₹ 5000	Regular	05 Jan 2024	85/290	Monthly	Kalyani Bhowmick
UTI Transportation & Logistics Fund-Reg(G)	₹ 4000	Regular	05 Jan 2024	9	Monthly	Kalyani Bhowmick
Bandhan Sterling Value Fund-Reg(G)	₹ 4000	Regular	05 Jan 2024	9	Monthly	Kalyani Bhowmick
Kotak Emerging Equity Fund(G)	₹ 4000	Regular	05 Jan 2024	9	Monthly	Kalyani Bhowmick
Franklin India Focused Equity Fund(G)	₹ 5000	Regular	10 Jan 2024	46/263	Monthly	Kalyani Bhowmick

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)	₹ 22,000	₹ 22,000	₹ 22,000	₹ 26,000	₹ 26,000
Net New Investments (SIP)	₹ 2,64,000	₹ 2,64,000	₹ 3,08,000	₹ 3,06,000	₹ 3,42,000

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	₹ 5,94,039	₹ 6,07,830	₹ 14,59,936	₹ 20,66,581	₹ 24,27,811
Net New Investment	₹ 2,40,500	₹ 2,42,000	₹ 2,81,000	₹ 3,00,750	₹ 5,02,500
Closing AUM	₹ 6,21,124	₹ 14,45,509	₹ 20,49,643	₹ 24,27,811	₹ 37,89,433
Gain/Loss	₹ 27,085	₹ 8,37,679	₹ 5,89,707	₹ 3,61,230	₹ 13,61,622

Debt

Opening AUM	₹ 5,560	₹ 1,35,013	₹ 1,51,161	₹ 1,71,670	₹ 1,85,111
Net New Investment	₹ 1,23,500	₹ 9,752	₹ 14,751	₹ 4,525	₹ 0
Closing AUM	₹ 1,34,999	₹ 1,51,152	₹ 1,71,659	₹ 1,85,088	₹ 1,94,513
Gain/Loss	₹ 1,29,439	₹ 16,139	₹ 20,498	₹ 13,418	₹ 9,402

Others

Opening AUM	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
Net New Investment	₹ 0	₹ -1,198	₹ 0	₹ 0	₹ 0
Closing AUM	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0
Gain/Loss	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0

Total

Opening AUM	₹ 5,99,599	₹ 7,42,843	₹ 16,11,097	₹ 22,38,251	₹ 26,12,922
Net New Investment	₹ 3,64,000	₹ 2,50,553	₹ 2,95,751	₹ 3,05,275	₹ 5,02,500
Closing AUM	₹ 7,56,122	₹ 15,96,660	₹ 22,21,302	₹ 26,12,899	₹ 39,83,945
Gain/Loss	₹ 1,56,523	₹ 8,53,817	₹ 6,10,205	₹ 3,74,648	₹ 13,71,023

Thank You

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