

# Portfolio Audit Report

Portfolio Value : ₹ 7.54 L

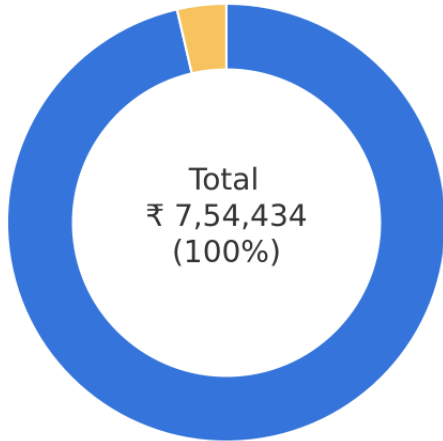
Abhawya Chitkara

(05 Jan 2024)



Portfolio Value ₹ 7.54 L

### Asset Allocation



Equity	₹ 7,27,085	96.4%
Gold&Others	₹ 27,348	3.6%

### Portfolio Performance

#### Mutual Fund Portfolio

MF Type	Equity	Debt	Others	Grand Total
Since Inception Date	28-01-2020		23-03-2021	
<b>Corpus In-Flow [A]</b>	₹ 4,87,250	₹ 0	₹ 20,000	₹ 5,07,250
Total Investments (₹)	₹ 4,87,250	₹ 0	₹ 20,000	₹ 5,07,250
Transfer In (₹)	₹ 0	₹ 0	₹ 0	₹ 0
<b>Corpus Out-Flow [B]</b>	₹ 63,980	₹ 0	₹ 0	₹ 63,980
Total Redemption (₹)	₹ 63,980	₹ 0	₹ 0	₹ 63,980
Transfer Out (₹)	₹ 0	₹ 0	₹ 0	₹ 0
Total Dividend Received	₹ 0	₹ 0	₹ 0	₹ 0
<b>Net Investment [A]-[B]</b>	₹ 4,23,270	₹ 0	₹ 20,000	₹ 4,43,270
Investment Value As on 02-01-2024 (₹)	₹ 7,27,086	₹ 0	₹ 27,348	₹ 7,54,434
Net Gain (₹)	₹ 3,03,816	₹ 0	₹ 7,348	₹ 3,11,164
Ann. Ret.(%)	23.06%	0.0%	11.92%	21.47%

## Category Split

### Equity - Category Wise Exposure

Category	Current Value(₹ )	% of Total Portfolio
Equity - All Cap Fund	₹ 4,16,638	55.2%
Equity - Small cap Fund	₹ 1,91,822	25.4%
Equity - Large Cap Fund	₹ 1,18,625	15.7%
<b>Total</b>	<b>₹ 7,27,085</b>	<b>96.4%</b>

### Others - Category Wise Exposure

Category	Current Value(₹ )	% of Total Portfolio
Gold ETF/Index/FOF	₹ 27,348	3.6%
<b>Total</b>	<b>₹ 27,348</b>	<b>3.6%</b>

## Portfolio Quality

### Fund Rating Matrix

	No.of.Funds (% of Portfolio Exposure)						Total
	5 ★	4 ★	3 ★	2 ★	1 ★	Not Rated	
Equity	3(48.9%)	-	3(47.5%)	-	-	-	6(96.4%)
Debt	-	-	-	-	-	-	0(0%)
Others	-	-	1(3.6%)	-	-	-	1(3.6%)
<b>Total</b>	<b>3(48.9%)</b>	<b>-</b>	<b>4(51.1%)</b>	<b>-</b>	<b>-</b>	<b>0(0%)</b>	<b>7(100%)</b>

Low Rated (1,2,3 Star): 4 funds(51.1% of Total Portfolio)

## Equity Portfolio Analytics

### Style Diversification

Investment Style	Current Value(₹)	% of Total Portfolio
Blend	₹ 3,87,814	51.4%
Quality	-	-
Value	₹ 1,47,449	19.5%
Mid & Small Cap	₹ 1,91,822	25.4%
Global	-	-
Others(Sector/Thematic, Equity Hybrid etc)	-	-
<b>Total</b>	<b>₹ 7,27,085</b>	<b>96.4%</b>

### Market Cap Diversification

	Total Allocation %	Total Allocation %				
		Large Cap	Mid Cap	Small Cap	Global	Others
<b>Equity Allocation</b>	<b>96.4%</b>	<b>15.7%</b>	<b>0.0%</b>	<b>25.4%</b>	<b>0.0%</b>	<b>55.2%</b>
<b>Equity Allocation (Rebased to 100%)</b>	<b>100.0%</b>	<b>16.3%</b>	<b>0.0%</b>	<b>26.4%</b>	<b>0.0%</b>	<b>57.3%</b>

### Lower Rated Equity Funds

Segment	No of Funds	% of Overall Portfolio	Funds
3 ★	3	47.4%	Kotak Flexicap Fund(G) - Equity - Blend - 18.2% Aditya Birla SL Frontline Equity Fund(G) - Equity - Blend - 15.7% HDFC Small Cap Fund-Reg(G) - Equity - Mid/Small - 13.5%

## 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 - Blend									
Aditya Birla SL Frontline Equity Fund(G)	3 ★	₹ 1,18,625	15.7%	65.3%	0%	23.1%	NA	NA	NA
Kotak Flexicap Fund(G)	3 ★	₹ 1,37,504	18.2%	60.4%	6.4%	24.2%	NA	NA	NA
Parag Parikh Flexi Cap Fund-Reg(G)	5 ★	₹ 1,31,685	17.5%	57%	6.6%	37%	NA	NA	NA
Equity - Mid/Small									
Kotak Small Cap Fund(G)	5 ★	₹ 89,634	11.9%	55.8%	16.7%	35.5%	NA	NA	NA
HDFC Small Cap Fund-Reg(G)	3 ★	₹ 1,02,188	13.5%	54.3%	0%	45.3%	NA	NA	NA
Equity - Value/Contra									
HDFC Flexi Cap Fund(G)	5 ★	₹ 1,47,449	19.5%	50.9%	5.9%	30.7%	NA	NA	NA
Total		₹ 7,27,085	96.4%						

### Benchmark Returns

Benchmark Name	Scheme Performance			
	3Yrs	5Yrs	7Yrs	10Yrs
Gold-India	3.47%	5.23%	NA	NA
NIFTY 100 - TRI	15.02%	14.85%	NA	NA
S&P BSE 250 Small Cap - TRI	32.24%	22.18%	NA	NA
NIFTY 500 - TRI	14.37%	15.42%	NA	NA

## Benchmark Returns

Benchmark Name	Scheme Performance			
	3Yrs	5Yrs	7Yrs	10Yrs
Nifty Smallcap 250 - TRI	7.99%	16.94%	NA	NA

## Others

Scheme		Current Value(₹)	Current Percentage(%)	Holdings(%)		Scheme Performance		
				< 1 Yr	> 3 Yrs	1 Yr	3 Yrs	5 Yrs
Gold ETF/Index/FOF								
HDFC Gold Fund(G)	3 ★	₹ 27,348	3.6%	73.1%	0%	17.6%	14.2%	NA
Total		₹ 27,348	3.6%					

## Live SIP/STP/SWP Details

### Live SIP Details

Total SIP ₹ 1,250

Scheme	Amount	Type	Next Instalment on	Installment	Frequency	Investor Name
Kotak Small Cap Fund(G)	₹ 1250	Regular	09 Jan 2024	14/218	Monthly	Abhawya Chitkara

## 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)	₹ 0	₹ 0	₹ 10,000	₹ 15,000	-
Net New Investments (SIP)	₹ 0	₹ 1,00,000	₹ 1,80,000	₹ 1,30,000	-

ELSS	FY 2019-2020(₹)	FY 2020-2021(₹)	FY 2021-2022(₹)	FY 2022-2023(₹)	YTD FY2023-2024(₹)
New Investments	₹ 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	₹ 0	₹ 14,113	₹ 1,97,210	₹ 4,34,541	-
Net New Investment	₹ 21,000	₹ 1,30,000	₹ 1,80,000	₹ 1,30,000	-
Closing AUM	₹ 14,459	₹ 1,94,647	₹ 4,29,516	₹ 5,76,945	-
Gain/Loss	₹ 14,459	₹ 1,80,534	₹ 2,32,306	₹ 1,42,404	-

#### Debt

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

#### Others

Opening AUM	₹ 0	₹ 0	₹ 20,049	₹ 22,740	-
Net New Investment	₹ 0	₹ 20,000	₹ 0	₹ 0	-
Closing AUM	₹ 0	₹ 19,757	₹ 22,556	₹ 26,008	-
Gain/Loss	₹ 0	₹ 19,757	₹ 2,507	₹ 3,268	-

#### Total

Opening AUM	₹ 0	₹ 14,113	₹ 2,17,259	₹ 4,57,280	-
Net New Investment	₹ 21,000	₹ 1,50,000	₹ 1,80,000	₹ 1,30,000	-
Closing AUM	₹ 14,459	₹ 2,14,404	₹ 4,52,071	₹ 6,02,953	-
Gain/Loss	₹ 14,459	₹ 2,00,291	₹ 2,34,812	₹ 1,45,673	-

# Thank You

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