

Name: Samarpreet

1. Portfolio Overview

Fund Name	Category	Finance Score	Expense Ratio	Strengths	Weaknesses
Motilal Oswal Midcap Fund Direct Growth	Mid Cap	94/100	0.70%	Consistent high returns in mid-cap category	None noted
Quant Infrastructure Fund Direct Growth	Sectoral	72/100	0.90%	Exposure to infrastructure growth sector	High volatility in downturns
Parag Parikh Flexi Cap Fund Direct Growth	Flexi Cap	98/100	0.63%	Global diversification, excellent returns	None noted
UTI Nifty 50 Index Fund Direct Growth	Index	74/100	0.20%	Low-cost index tracking	Limited upside in passive funds
Aditya Birla Sun Life PSU Equity Fund Direct Growth	Thematic	46/100	0.85%	Focused PSU equity exposure	Weak historical performance
DSP Midcap Direct Plan Growth	Mid Cap	68/100	0.76%	Good returns in mid-cap space	Underperformed compared to peers
SBI Small Cap Fund Direct Growth	Small Cap	91/100	0.67%	Consistent strong performance	None noted
Axis Midcap Direct Plan Growth	Mid Cap	82/100	0.69%	Strong mid-cap returns	Volatility during market corrections

Fund Name	Category	Finance Score	Expense Ratio	Strengths	Weaknesses
ICICI Prudential NASDAQ 100 Index Fund Direct Growth	International	79/100	0.50%	Diversification into U.S. equities	High currency risk
Groww Value Fund Direct Growth	Contra/Value	67/100	0.72%	Focused on undervalued companies	Underperforming relative to category
Axis Bluechip Fund Direct Plan Growth	Large Cap	65/100	0.60%	Core large-cap exposure	Lower returns compared to peers
Axis Growth Opportunities Fund Direct Growth	Large & Mid Cap	77/100	0.75%	Balanced large- and mid-cap exposure	High expense ratio
Axis Small Cap Fund Direct Growth	Small Cap	88/100	0.68%	Top performer in small-cap space	None noted

2. Best-Performing Funds

1. Motilal Oswal Midcap Fund Direct Growth

- **Finance Score:** 94/100
- Outstanding performance in mid-cap category; retain for growth.

2. Parag Parikh Flexi Cap Fund Direct Growth

- **Finance Score:** 98/100
- Exceptional global diversification and consistent returns; retain and consider increasing allocation.

3. SBI Small Cap Fund Direct Growth

- **Finance Score:** 91/100
 - Leading small-cap fund; retain for long-term growth.
-

3. Underperforming Funds

1. Aditya Birla Sun Life PSU Equity Fund Direct Growth

- **Finance Score:** 46/100
- Weak returns in thematic PSU equity exposure; consider reallocating.

2. Groww Value Fund Direct Growth

- **Finance Score:** 67/100
- Underperforming in value category; exit for better alternatives.

3. Axis Bluechip Fund Direct Plan Growth

- **Finance Score:** 65/100
 - Low returns relative to peers in large-cap space; consider exiting.
-

4. Category Overlap Analysis

- **Mid Cap Funds:**

- Overlap: Motilal Oswal Midcap Fund, DSP Midcap Direct, Axis Midcap Direct Plan.
- **Action:** Retain Motilal Oswal Midcap Fund for top performance. Consider reallocating from DSP Midcap Direct.

- **Small Cap Funds:**

- Overlap: SBI Small Cap Fund, Axis Small Cap Fund.
- **Action:** Retain both for diversification and strong performance.

- **Flexi Cap Funds:**

- Overlap: Parag Parikh Flexi Cap Fund and Axis Growth Opportunities Fund.

- **Action:** Retain Parag Parikh Flexi Cap Fund for superior performance.
-

5. Exit Recommendations

1. Aditya Birla Sun Life PSU Equity Fund Direct Growth

- Weak performance in thematic category.

2. Groww Value Fund Direct Growth

- Underperforming relative to peers in value space.

3. Axis Bluechip Fund Direct Plan Growth

- Poor returns compared to other large-cap funds.
-

6. Reallocation Suggestions

- **Increase allocation to:**

- **Motilal Oswal Midcap Fund Direct Growth** for mid-cap growth.
- **Parag Parikh Flexi Cap Fund Direct Growth** for global diversification.
- **SBI Small Cap Fund Direct Growth** for small-cap exposure.

- **Introduce Gold Funds:**

- Example: **HDFC Gold Fund** for hedging and portfolio stability.
-

Updated Portfolio Recommendations

Fund Name	Recommended Allocation	Reason
Motilal Oswal Midcap Fund Direct Growth	High	Best mid-cap performer with consistent returns.
Parag Parikh Flexi Cap Fund Direct Growth	High	Exceptional global diversification and risk-adjusted returns.

Fund Name	Recommended Allocation	Reason
SBI Small Cap Fund Direct Growth	Medium	Strong performer in small-cap category.
ICICI Prudential NASDAQ 100 Index Fund	Medium	Diversification into U.S. equities with growth potential.

Additional Insights

- Focus on funds with higher **Finance Scores** to ensure superior risk-adjusted returns.
- Minimize redundancies by reallocating from underperforming funds.
- Introduce thematic funds or gold for added diversification and stability.

Suggested portfolio from Stack Wealth:

The user's portfolio consists of a well-diversified portfolio but lacks selection of good thematic funds for growth and gold funds for hedging is also lacking. Therefore, it is recommended to invest into StackWealth's tailored folios like

- **Golden Sectors:**
 - Targets growth-oriented thematic funds with the highest potential returns, specifically in market sectors currently experiencing upward trends.
- **Flagship:**
 - A diversified portfolio with debt and gold exposure that ensures stability during market downturns.