



SOHAM SANJEEV SHARMA

Complete



PAN
KQXXXXXX2J



Email
sXXXXXXXXXXXX007@...



Mobile
XXXXXXXXXX638



Statement Period
01-Dec-2025 to 31-Dec-2025

Hide Address ^

F 22, 3 1, ASHIRWAD SO. PLOT NO 8 ,NEAR HAVELI MANDIR ,SECTOR 29, NAVI MUMBAI,THANE MAHARASHTRA,INDIA
PINCODE: 400703



Total Portfolio Value

₹2,72,566.85

YTD Growth

+16.82%
₹39,235.34



Demat Holdings

₹38,119.46



Mutual Fund Folios

₹2,34,447.39



Equity Holdings

₹15,920.97

Total Schemes/Securities

21



Portfolio Health Score

A high-growth, high-risk portfolio with good category diversification but significant AMC concentration and critical nominee registration gaps in demat accounts.

Good



Key Observations

5 insights about your portfolio



- 1 The portfolio has demonstrated a strong YTD growth of 16.82% from December 2024 to December 2025.
- 2 There is a very high equity exposure of approximately 99.83% across direct equities and various equity-oriented mutual funds.
- 3 A significant portion of the portfolio, 53.71%, is concentrated in Edelweiss Mutual Fund, indicating a high fund house specific risk.
- 4 Three out of five demat accounts (ICICI Bank, Upstox, Indstocks) do not have a nominee registered, which could complicate asset transmission.

- 5 The portfolio experienced a substantial monthly decline of -24.48% in September 2025, highlighting its high volatility and risk profile.



Strengths

3 positive aspects



The portfolio shows strong overall performance with a 16.82% YTD growth, indicating successful investment choices.



Good diversification across various equity-oriented mutual fund categories, including small cap, mid cap, and international funds.



All mutual fund folios have nominee registered, ensuring a smoother process for the majority of the portfolio's value.



Areas of Improvement

3 areas to address



A critical area for improvement is the lack of nominee registration in 60% of the demat accounts, which could lead to legal complications.



The portfolio exhibits high concentration risk with over 53% of the value invested in a single AMC (Edelweiss Mutual Fund).



The absence of significant debt allocation (only minimal liquid/overnight funds) makes the portfolio highly susceptible to market downturns.



Recommendations

3 action items for you



1

Immediately register nominees for the ICICI Bank, Upstox, and Indstocks demat accounts to secure asset transmission.

[Take Action →](#)

2

Diversify investments away from Edelweiss Mutual Fund to reduce concentration risk and spread exposure across more fund houses.

[Take Action →](#)

3

Introduce a strategic allocation to debt funds (e.g., short-duration or corporate bond funds) to balance the high equity exposure and provide portfolio stability.

[Take Action →](#)



5

Demat Accounts



9

Holdings



12

MF Folios



7

Transactions



9

AMCs

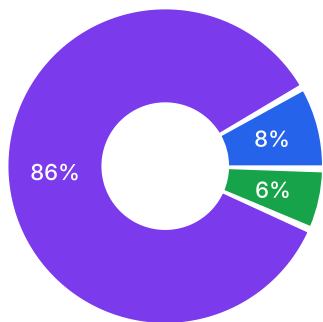


₹0.00

ELSS Locked



Asset Allocation



● Mutual Funds (Demat)

₹22,198.49
8.14%

● Mutual Fund Folios

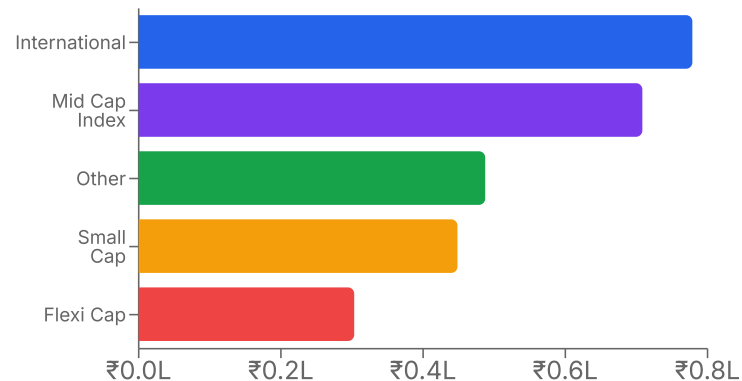
₹2,34,447.39
86.01%

● Equity Shares

₹15,920.97
5.84%



Category-wise Allocation



International
28.57%

Mid Cap Index
26%

Other
0%

Small Cap
16.45%

Flexi Cap
11.12%



Portfolio Performance

12-month trend

+16.82% YTD



● Highest

₹3,37,139.27

Jun 2025

● Lowest

₹2,45,839.81

Sep 2025

YTD Growth

+16.82%

Amount

₹39,235.34



Demat Accounts

ICICI BANK LIMITED

Active

₹109.90

DP ID

Client ID

ZERODHA BROKING LIMITED

Active

₹15,920.97

DP ID

Client ID

IN303028

82810478

 Nominee not registered

12081600

92286633

 Nominee: Registered

UPSTOX SECURITIES PRIVATE LIMITED

₹0.00

Active

DP ID

12081800

Client ID

78805995

 Nominee not registered

GROWW INVEST TECH PRIVATE LIMITED

₹22,088.59

Active

DP ID

12088702

Client ID

08884010

 Nominee: Registered

INDSTOCKS PRIVATE LIMITED

₹0.00

Active

DP ID

12095500

Client ID

06929365

 Nominee not registered

Holdings

9 of 9 holdings



SECURITY / SCHEME

TYPE

UNITS

PRICE

VALUE ▾

LOCK-IN

EDELWEISS MUTUAL FUND

INF754K01LB7

MF

287.006

₹34.61

₹9,933.85

-

SECURITY / SCHEME	TYPE	UNITS	PRICE	VALUE ▾	LOCK-IN
EDELWEISS MUTUAL FUND INF754K01SD8	MF	450.013	₹15.77	₹7,094.46	-
JPMORGAN MUTUAL FUND INF843K01AU1	MF	85.312	₹59.32	₹5,060.28	-
GARDEN REACH SHIPBUILDERS & ENGINEERS LIMITED... INE382Z01011	MF	2.000	₹2,444.50	₹4,889.00	-
ETERNAL LIMITED # EQUITY SHARES INE758T01015	MF	15.000	₹277.95	₹4,169.25	-
BIOCON LIMITED-EQUITY SHARES INE376G01013	MF	10.000	₹393.90	₹3,939.00	-
MOTHERSON SUMI WIRING INDIA LIMITED # EQUITY ... INE0FS801015	MF	52.000	₹48.51	₹2,522.52	-
THE JAMMU & KASHMIR BANK LTD#NEW EQUITY SHARE... INE168A01041	MF	4.000	₹100.30	₹401.20	-
NIPPON INDIA ETF GOLD BeES INF204KB1715	MF	1.000	₹109.91	₹109.90	-



Mutual Fund Folios

12 folios

Value

Returns

Gain



AMC Allocation

9 AMCs

⚠ High Concentration

Total Folios Value

Total Gain/Loss

₹2,34,447.39

+₹19,737.15

ICICI Prudential Smallcap F...

ICICI

₹44,830.28

Folio: 29489072

+14.74%

Edelweiss US Technolo...

Edelweiss

₹42,092.43

Folio: 91018847793

+36.08%

Edelweiss Nifty Midcap...

Edelweiss

₹38,268.32

Folio: 91018706355

+5.47%

SBI Nifty Next 50 Index Fund -...

SBI

₹32,017.60

Folio: 36099311

+3.71%

quant Business Cycle Fund ...

Quant

₹31,296.28

Folio: 51045653856

+0.47%

Edelweiss Multi Cap Fu...

Edelweiss

₹23,213.05

Folio: 91018706345

+12.01%

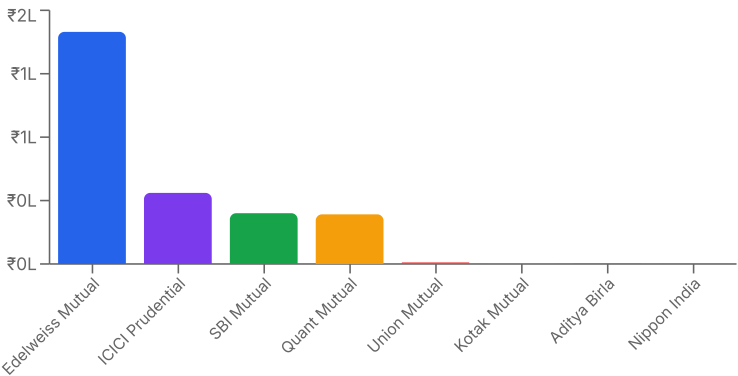
Edelweiss Greater China...

Edelweiss

₹20,777.81

Folio: 91018706355

+37.4%



Union Mutual Fund	₹1,001.00	0.07%
Kotak Mutual Fund	₹497.28	0.18%
Aditya Birla Sun Life Mutual Fund	₹301.81	0.11%
Nippon India Mutual Fund	₹109.90	0.04%
HDFC Mutual Fund	₹101.50	0.04%

Union Consumption Fund Re...

Union

₹1,001.95



Folio: 11196845

↗ +%

Kotak Nifty500 Momentum 50 I...

Kotak

₹497.28



Folio: 18082038

↘ +%

Aditya Birla Sun Life Liquid Fu...

Aditya

₹301.81



Folio: 1050093206

↗ +6.35%

HDFC Overnight Fund - Regular...

HDFC

₹101.50



Folio: 39012166

↗ +%

Edelweiss NIFTY Large Mi...

Edelweiss

₹49.08



Folio: 91030848781

↘ +17.17%

Recent Transactions

Last 7 transactions



EDELWEISS MUTUAL FUND (INF754K01LB7)

142.624 units

Invalid Date

BSECH-CR



EDELWEISS MUTUAL FUND (INF754K01SD8)

225.282 units

Invalid Date BSECH-CR



JPMORGAN MUTUAL FUND (INF843K01AU1)

42.249 units

Invalid Date BSECH-CR



Aditya Birla Sun Life Liquid Fund - Grow...

₹100.00

NAV: ₹431.7631

Invalid Date Purchase



HDFC Overnight Fund - Regular Plan - Gro...

₹100.00

NAV: ₹3,894.4477

Invalid Date Purchase Distributor/ROBINSTP



Kotak Nifty500 Momentum 50 Index Fund Re...

₹499.98

NAV: ₹10.0000

Invalid Date Purchase (New Fund Offer)



Union Consumption Fund Regular Growth (I...

₹999.95

NAV: ₹10.0000

Invalid Date NFO Purchase Distributor/ROBINSTP



Risk Analysis



Overall Risk Level High

Diversification: Moderately
Diversified



Tax Analysis

Section 80C Benefits

80C Utilization **₹0.00 / ₹1,50,000.00**

0% utilized **₹1,50,000.00 remaining**



Nominee Status



**Some accounts are missing
nominees**

Demat Account 1

↗ Equity Exposure **99.8%** High

Direct equity holdings

🛡 ELSS Lock-in Exposure **0.0%** Low

Tax-saving locked funds

📦 Top 3 Holdings **45.9%** Moderate

Concentration risk

📄 Max AMC Exposure **53.7%** High

Single AMC concentration

Risk Legend

● Low Risk ● Moderate ● High Risk

₹ Total ELSS

₹0.00

📄 ELSS Schemes

0

💰 Tax Benefit

₹0.00

Max deduction eligible

📅 Expiring This Year

₹0.00

Lock-in ending

Tax Tip: You can invest up to **₹1,50,000.00** more in ELSS to maximize your Section 80C benefits.

⚠ Not Registered

Missing

✅ Demat Account 2 Registered

Active

✅ Mutual Fund Folios Registered

Active

Important: Adding a nominee ensures smooth transfer of your investments to your loved ones. Please contact your broker or AMC to register nominees.



ELSS Lock-in Tracker

1 locked entries

₹0.00 Locked



N/A

1 entries

N/A

₹0.00

N/A units

