



Indian Stock Market Portfolio Analysis Report

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Executive Summary

Metric	Value
Total Investment	■9,353,333.80
Current Portfolio Value	■9,106,697.76
Total Gain/Loss	■-246,636.04
Portfolio Return	-2.64%
Number of Stocks	25
Profitable Stocks	7 (28.0%)
Loss-making Stocks	17 (68.0%)

Dividend Yield Metrics

Metric	Value	Description
Portfolio Dividend Yield	123.96%	Weighted average dividend yield
Expected Annual Dividend	■11,288,890	Projected yearly dividend income
Dividend-Paying Stocks	19	Stocks currently paying dividends
Non-Dividend Stocks	6	Stocks not paying dividends
Highest Yield Stock	IOC	Yield: 477.00%

Tax Implications (If Portfolio Sold Today)

Tax Category	Amount	Rate/Notes
Short-Term Capital Gains (STCG)	■302,837	Holdings < 1 year
Long-Term Capital Gains (LTCG)	■0	Holdings ≥ 1 year
Estimated STCG Tax	■60,567	20% flat rate
Estimated LTCG Tax	■0	12.5% above ■1.25L exemption
Total Estimated Tax	■60,567	Combined tax liability

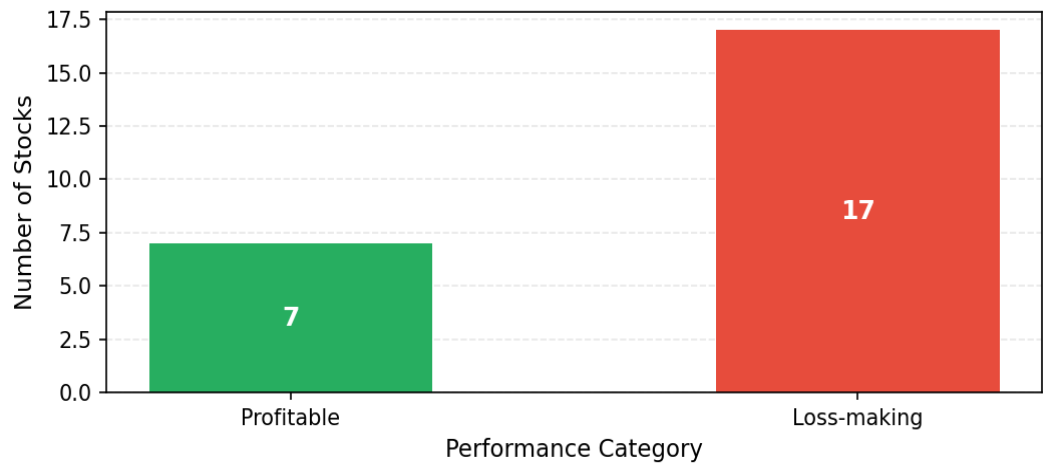
Transaction Costs & Charges

Charge Type	Amount	Rate
Securities Transaction Tax (STT)	₹9,107	0.1% on sell value
Stamp Duty	₹1,403	0.015% on buy value
Exchange Transaction Charges	₹637	0.00345%
SEBI Turnover Fee	₹18	0.0001%
Total Transaction Costs	₹11,165	All charges combined

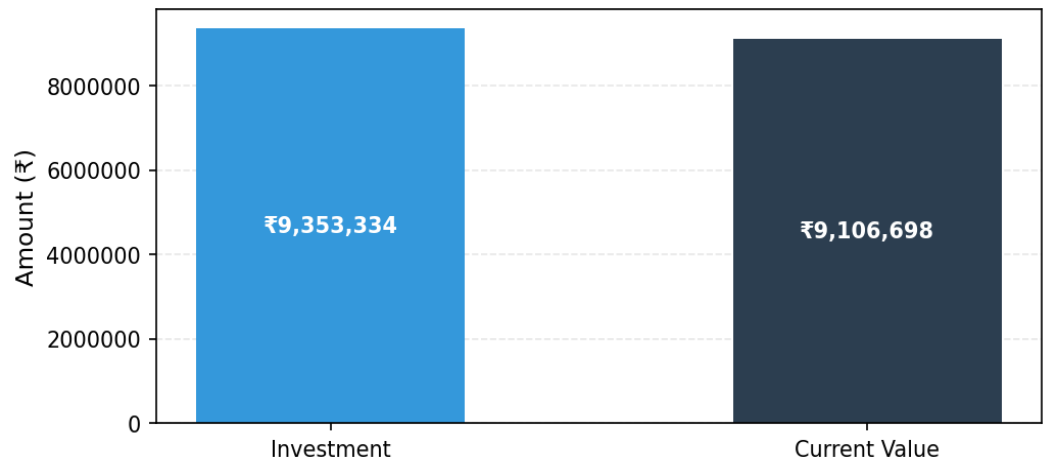
Note: Tax calculations are estimates based on Union Budget 2024 rates. LTCG exemption of ₹1.25 lakh applies annually. Consult a qualified tax advisor for personalized advice.

■ Performance Overview

Stock Performance Distribution



Investment vs Current Portfolio Value

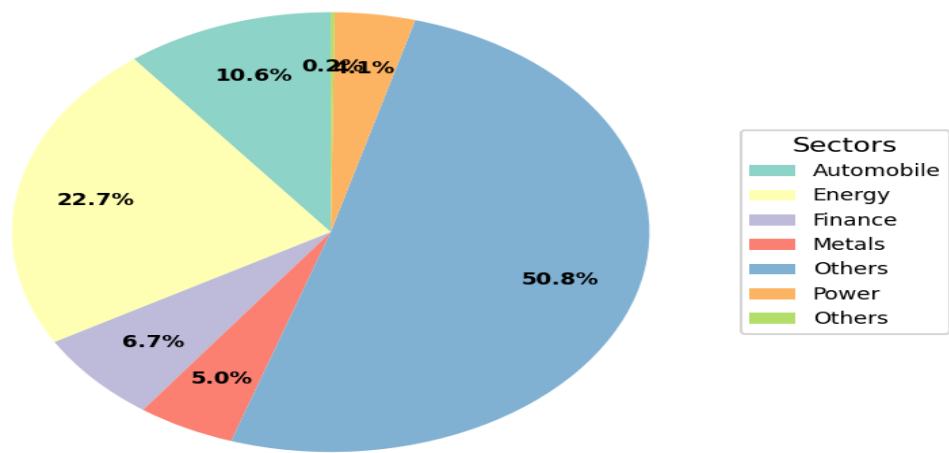


■ Detailed Portfolio Holdings

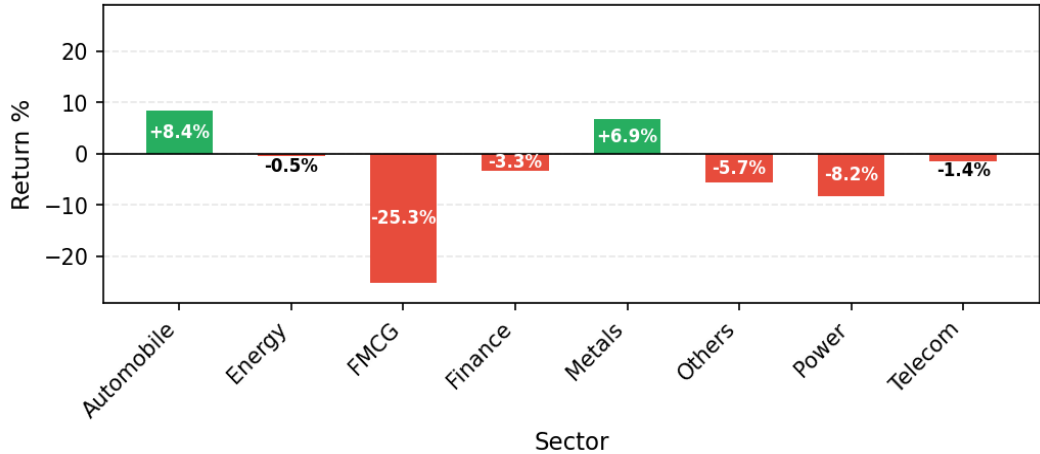
Stock	Sector	Qty	Buy Price	Current	Investment	Current Value	Gain/Loss	Return %
BAJAJ-AUTO	Automobile	100	■8,892	■9,639	■889,250	■963,900	■+74,650	+8.39%
BAJAJFINSV	Finance	300	■2,088	■2,020	■626,490	■605,880	■-20,610	-3.29%
BAJAJHLDNG	Others	50	■12,303	■10,889	■615,150	■544,450	■-70,700	-11.49%
BHARTIARTL	Telecom	1	■2,054	■2,026	■2,054	■2,026	■-29	-1.40%
CANBK	Others	530	■137	■148	■72,605	■78,175	■+5,570	+7.67%
CGPOWER	Others	2250	■737	■670	■1,657,462	■1,506,600	■-150,863	-9.10%
CROMPTON	Others	3500	■283	■244	■989,450	■854,210	■-135,240	-13.67%
EMCURE	Others	14	■1,319	■1,535	■18,465	■21,489	■+3,024	+16.38%
HDFCLIFE	Others	400	■732	■722	■292,740	■289,000	■-3,740	-1.28%
IOC	Energy	3000	■166	■173	■497,700	■518,340	■+20,640	+4.15%
ITCHOTELS	Others	5	■217	■186	■1,084	■929	■-156	-14.35%
ITC	FMCG	50	■420	■314	■21,018	■15,693	■-5,325	-25.34%
JPOWER	Others	200	■18	■16	■3,604	■3,222	■-382	-10.60%
JIOFIN	Others	533	■307	■268	■163,524	■142,844	■-20,680	-12.65%
LICI	Others	20	■895	■835	■17,894	■16,706	■-1,188	-6.64%
NATIONALUM	Others	1200	■234	■375	■280,968	■449,880	■+168,912	+60.12%
INE234A01025	Others	22	■868	■868	■19,097	■19,097	■+0	+0.00%
RELIANCE	Energy	1066	■1,486	■1,457	■1,584,502	■1,552,949	■-31,554	-1.99%
TATACAP	Others	46	■327	■349	■15,056	■16,045	■+989	+6.57%
TMPV	Others	1050	■410	■375	■430,500	■394,223	■-36,277	-8.43%
TATASTEEL	Metals	2313	■183	■195	■422,909	■451,960	■+29,051	+6.87%
TTML	Others	2081	■55	■45	■113,581	■93,562	■-20,019	-17.63%
TATAPOWER	Power	1000	■405	■372	■404,900	■371,550	■-33,350	-8.24%
UCOBANK	Others	3000	■33	■29	■99,630	■86,220	■-13,410	-13.46%
YESBANK	Others	5000	■23	■22	■113,700	■107,750	■-5,950	-5.23%

Sector Analysis

Sector Allocation by Value



Sector-wise Returns (%)



Sector Insights

Insight	Details
Best Performing Sector	Automobile (+8.39%)
Worst Performing Sector	FMCG (-25.34%)
Most Allocated Sector	Others (₹4,624,400, 50.8%)
Total Sectors	8 sectors

Diversification Analysis

Metric	Value	Assessment
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Number of Sectors	8	Excellent
Max Sector Concentration	50.8%	High Risk

■ Sector Recommendations

- Consider reducing exposure to Others (currently 50.8%)
- Review holdings in FMCG sector (currently -25.34%)

■ Detailed Sector Breakdown

Sector	Stocks	Investment	Current Value	Gain/Loss	Return %	% of Portfolio
Automobile	1	■889,250	■963,900	■+74,650	+8.39%	10.6%
Energy	2	■2,082,202	■2,071,289	■-10,914	-0.52%	22.7%
FMCG	1	■21,018	■15,693	■-5,325	-25.34%	0.2%
Finance	1	■626,490	■605,880	■-20,610	-3.29%	6.7%
Metals	1	■422,909	■451,960	■+29,051	+6.87%	5.0%
Others	17	■4,904,510	■4,624,400	■-280,110	-5.71%	50.8%
Power	1	■404,900	■371,550	■-33,350	-8.24%	4.1%
Telecom	1	■2,054	■2,026	■-29	-1.40%	0.0%

■ Category Analysis (Large/Mid/Small Cap)

Category	Stocks	Investment	Current Value	Return %	% of Portfolio
Large Cap	7	■4,043,923	■4,110,747	+1.65%	45.1%
Mid Cap	18	■5,309,410	■4,995,950	-5.90%	54.9%

■ Benchmark Comparison

■ Portfolio vs Market Indices

Index	Return	vs Portfolio
Portfolio	-2.64%	-
NIFTY50	+1.92%	-4.56%
NIFTY_MIDCAP_100	+2.71%	-5.34%

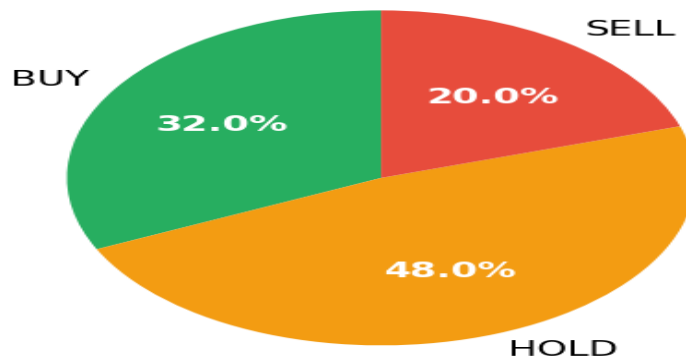
■ Benchmark Insights

- Your portfolio is underperforming NIFTY 50 by 4.56%
- Consider reviewing your investment strategy to improve returns

■ Investment Recommendations

■ Recommendation Distribution

Recommendation Distribution



Action	Count	Description
BUY	8	Stocks recommended for accumulation
HOLD	12	Stocks to maintain current position
SELL	5	Stocks recommended for exit/reduction

■ Value Investing Perspective

Stock	Action	Key Rationale
BAJAJ-AUTO	HOLD	Provides steady income through dividends; High debt levels may be risky
BAJAJFINSV	HOLD	Provides steady income through dividends; High debt levels may be risky
BAJAJHLDNG	BUY	Potentially undervalued based on earnings; Provides steady income through dividends; Conservative debt levels
BHARTIARTL	SELL	May be overvalued based on earnings; Provides steady income through dividends; High debt levels may be risky
CANBK	BUY	Potentially undervalued based on earnings; Trading below book value - good value; Provides steady income through dividends
CGPOWER	HOLD	May be overvalued based on earnings; Provides steady income through dividends
CROMPTON	HOLD	Provides steady income through dividends; High debt levels may be risky
EMCURE	HOLD	Provides steady income through dividends; High debt levels may be risky
HDFCLIFE	SELL	May be overvalued based on earnings; Provides steady income through dividends; High debt levels may be risky
IOC	BUY	Potentially undervalued based on earnings; Trading below book value - good value; Provides steady income through dividends

ITCHOTELS	SELL	May be overvalued based on earnings
ITC	HOLD	Provides steady income through dividends; Significant decline may present value opportunity
JPOWER	BUY	Potentially undervalued based on earnings; Trading below book value - good value; High debt levels may be risky
JIOFIN	HOLD	May be overvalued based on earnings; Trading below book value - good value; Provides steady income through dividends
LICI	BUY	Potentially undervalued based on earnings; Provides steady income through dividends; Conservative debt levels
NATIONALUM	HOLD	Potentially undervalued based on earnings; Provides steady income through dividends; Conservative debt levels
INE234A01025	HOLD	Analysis based on fundamentals
RELIANCE	HOLD	Provides steady income through dividends; High debt levels may be risky
TATACAP	SELL	High debt levels may be risky
TMPV	BUY	Potentially undervalued based on earnings; Trading below book value - good value; Provides steady income through dividends
TATASTEEL	HOLD	Potentially undervalued based on earnings; Provides steady income through dividends; High debt levels may be risky
TTML	HOLD	Trading below book value - good value
TATAPOWER	HOLD	Provides steady income through dividends; High debt levels may be risky
UCOBANK	BUY	Trading below book value - good value; Provides steady income through dividends
YESBANK	HOLD	Trading below book value - good value

■ Growth Investing Perspective

Stock	Action	Key Rationale
BAJAJ-AUTO	BUY	Strong revenue growth indicates business expansion; Excellent earnings growth potential; Stock showing strong price momentum
BAJAJFINSV	HOLD	Strong revenue growth indicates business expansion; Declining earnings raises growth concerns; Stock showing strong price momentum
BAJAJHLDNG	HOLD	Strong revenue growth indicates business expansion; Solid earnings growth of 15.3%; Underperforming with -11.5% loss
BHARTIARTL	BUY	Strong revenue growth indicates business expansion; Excellent earnings growth potential; Efficient use of shareholder equity
CANBK	HOLD	Revenue decline signals business contraction; Excellent earnings growth potential; Acceptable ROE of 18.2%
CGPOWER	HOLD	Strong revenue growth indicates business expansion; Solid earnings growth of 15.3%; Trading at 84% of 52-week high

CROMPTON	SELL	Stable but low revenue growth; Declining earnings raises growth concerns; Acceptable ROE of 13.0%
EMCURE	BUY	Strong revenue growth indicates business expansion; Excellent earnings growth potential; Stock showing strong price momentum
HDFCLIFE	HOLD	Strong revenue growth indicates business expansion; Declining earnings raises growth concerns; ROE below industry average
IOC	HOLD	Stable but low revenue growth; Acceptable ROE of 13.2%; Stock showing strong price momentum
ITCHOTELS	HOLD	Excellent earnings growth potential; Underperforming with -14.4% loss
ITC	HOLD	Moderate revenue growth of 6.7%; Modest earnings growth trajectory; Weak momentum - trading well below 52-week high
JPOWER	SELL	Moderate revenue growth of 6.3%; Declining earnings raises growth concerns; Weak momentum - trading well below 52-week high
JIOFIN	HOLD	Strong revenue growth indicates business expansion; Declining earnings raises growth concerns; Trading at 79% of 52-week high
LICI	HOLD	Stable but low revenue growth; Declining earnings raises growth concerns; Efficient use of shareholder equity
NATIONALUM	HOLD	Stable but low revenue growth; Modest earnings growth trajectory; Trading at 87% of 52-week high
INE234A01025	HOLD	Flat performance - monitor for catalysts
RELIANCE	HOLD	Moderate revenue growth of 10.4%; Modest earnings growth trajectory; Stock showing strong price momentum
TATACAP	BUY	Strong revenue growth indicates business expansion; Excellent earnings growth potential; Stock showing strong price momentum
TMPV	HOLD	Revenue decline signals business contraction; Excellent earnings growth potential; Poor capital efficiency limits growth
TATASTEEL	HOLD	Moderate revenue growth of 8.9%; Excellent earnings growth potential; Poor capital efficiency limits growth
TTML	SELL	Revenue decline signals business contraction; Weak momentum - trading well below 52-week high; Underperforming with -17.6% loss
TATAPOWER	SELL	Revenue decline signals business contraction; Declining earnings raises growth concerns; Trading at 89% of 52-week high
UCOBANK	SELL	Stable but low revenue growth; Modest earnings growth trajectory; Poor capital efficiency limits growth
YESBANK	BUY	Strong revenue growth indicates business expansion; Excellent earnings growth potential; Poor capital efficiency limits growth

■ Performance Highlights

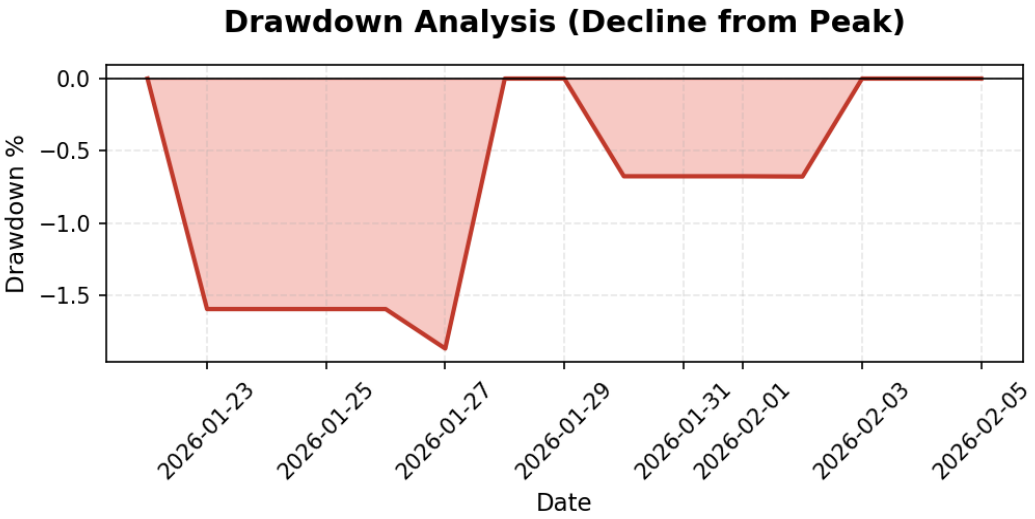
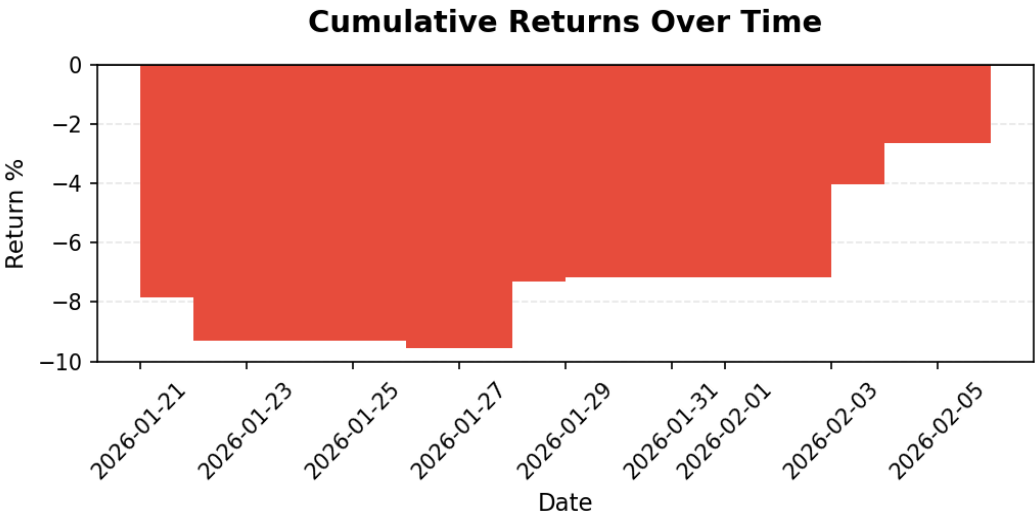
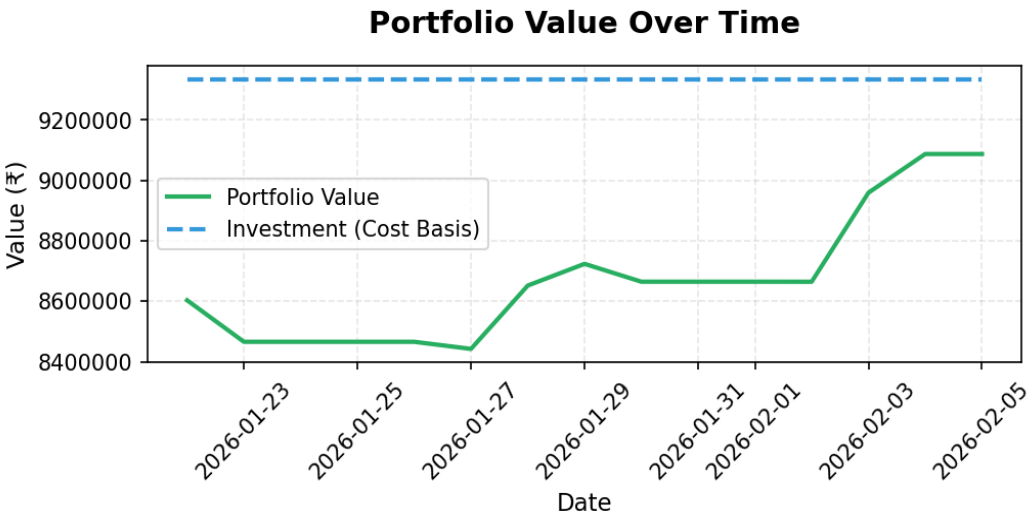
Top 5 Performers

Stock	Investment	Current Value	Gain/Loss	Return %
NATIONALUM	■280,968	■449,880	■+168,912	+60.12%
EMCURE	■18,465	■21,489	■+3,024	+16.38%
BAJAJ-AUTO	■889,250	■963,900	■+74,650	+8.39%
CANBK	■72,605	■78,175	■+5,570	+7.67%
TATASTEEL	■422,909	■451,960	■+29,051	+6.87%

Worst 5 Performers

Stock	Investment	Current Value	Gain/Loss	Return %
ITC	■21,018	■15,693	■-5,325	-25.34%
TTML	■113,581	■93,562	■-20,019	-17.63%
ITCHOTELS	■1,084	■929	■-156	-14.35%
CROMPTON	■989,450	■854,210	■-135,240	-13.67%
UCOBANK	■99,630	■86,220	■-13,410	-13.46%

Historical Performance Charts



Performance Summary Table

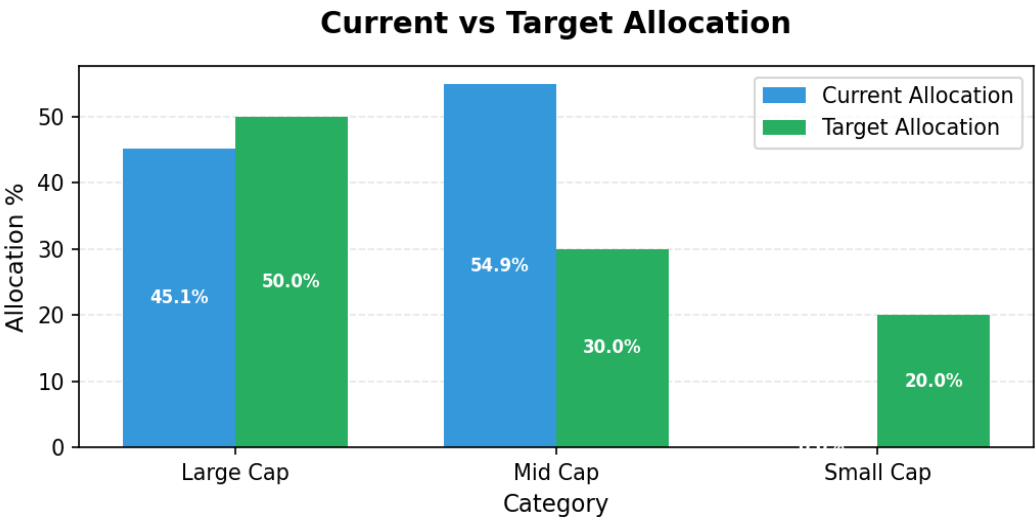
Metric	Value
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Initial Portfolio Value	■8,603,926.47
Current Portfolio Value	■9,087,600.66
Total Return	+5.62%
Peak Portfolio Value	■9,087,600.66
Current Drawdown	0.00%
Annualized Volatility	20.31%

Enhanced Portfolio Rebalancing

Recommended Strategy: Balanced

The Balanced strategy allocates: 50% Large Cap (stability), 30% Mid Cap (growth), 20% Small Cap (high growth potential)



Detailed Rebalancing Actions

Category	Action	Amount	Description
Mid Cap	SELL	■2,263,941	Reduce Mid Cap allocation by 24.9%
Small Cap	BUY	■1,821,340	Increase Small Cap allocation by 20.0%
Large Cap	BUY	■442,602	Increase Large Cap allocation by 4.9%

Implementation Tips

- Rebalance gradually over 2-3 months to minimize market timing risk
- Consider tax implications before selling profitable positions
- Use SIP (Systematic Investment Plan) for accumulating new positions
- Review and rebalance quarterly or when allocation drifts by >5%
- Maintain emergency fund before aggressive rebalancing

Sector Rebalancing Analysis

Recommended Strategy: Balanced

Category	Current %	Target %	Difference
Large Cap	45.1%	50.0%	+4.9%
Mid Cap	54.9%	30.0%	-24.9%

Small Cap	0.0%	20.0%	+20.0%
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■ Recommended Actions

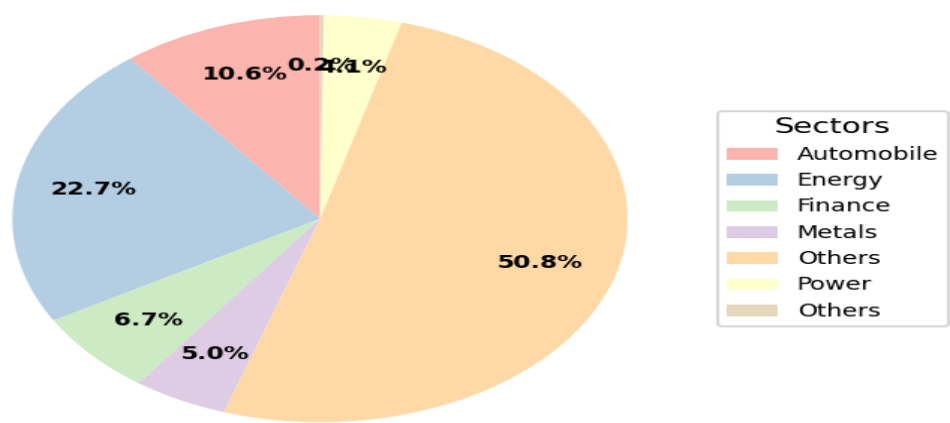
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Small Cap	BUY	■1,821,340	Increase Small Cap allocation by 20.0%
Large Cap	BUY	■442,602	Increase Large Cap allocation by 4.9%

Enhanced Investment Profile

Investment Style Analysis

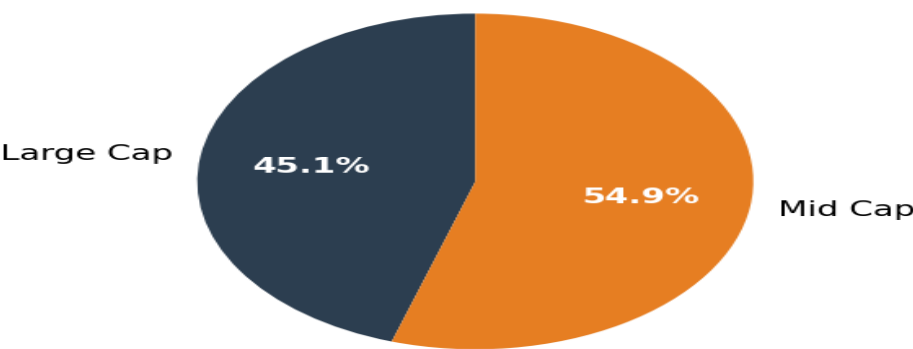
Sector Allocation Preferences

Sector Allocation



Market Cap Allocation

Market Cap Distribution



Personalized Strategy Recommendations

- Consider alternative investments and international diversification

Additional Portfolio Details

Aspect	Assessment
Portfolio Size	■9,106,697.76

Investor Category	Affluent Investor
Number of Stocks	25
Experience Level	Experienced
Overall Return	-2.64%
Performance Status	Moderate Loss

■ Investment Style Analysis

Style Aspect	Analysis
Primary Style	Value Investor
Style Description	Focus on undervalued stocks with strong fundamentals
Value-oriented Picks	7 stocks
Growth-oriented Picks	5 stocks

■ Portfolio Health Score

Metric	Score/Status
Overall Health Score	55/100
Health Status	Fair
Diversification	8 sectors
Profitable Holdings	7/25 stocks

■ ■ Important Disclaimers

General Disclaimer

This portfolio analysis report is generated for informational purposes only and should not be construed as financial, investment, tax, or legal advice. The information contained in this report is based on historical data and current market conditions, which are subject to change without notice. **Past performance is not indicative of future results.**

All investments involve risk, including the potential loss of principal. The analysis, recommendations, and insights provided in this report are based on quantitative analysis and do not account for all market factors, individual circumstances, or personal financial situations.

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Individual stock recommendations in this report reflect statistical analysis and market trends but should not be considered as guarantees of future performance. Before making any investment decisions, we strongly recommend consulting with a SEBI-registered investment advisor who can assess your individual financial situation, risk tolerance, and investment objectives.

Market conditions, economic factors, regulatory changes, and company-specific events can significantly impact stock performance. Diversification and regular portfolio review are essential components of sound investment management.

Tax Disclaimer

Tax calculations presented in this report are estimates based on prevailing tax rates as per Union Budget 2024. Actual tax liability may vary based on individual circumstances, applicable exemptions, and deductions. The LTCG exemption of ■1.25 lakh applies annually and may change with future budgets.

We strongly recommend consulting with a qualified Chartered Accountant or Tax Advisor for personalized tax planning advice.

Data Accuracy Disclaimer

Stock prices and market data are sourced from third-party providers and may be delayed or subject to errors. While we strive to provide accurate information, we do not guarantee the accuracy, completeness, or timeliness of any data presented. Dividend yields are based on trailing twelve-month data and may not reflect future dividend payments.

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About Alphalens

Alphalens is a comprehensive portfolio analysis platform developed by **Edhaz Financial Services Private Limited**. We provide investors with advanced analytical tools to make informed investment decisions through data-driven insights, dual-perspective recommendations, and comprehensive portfolio tracking.

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