



# **Indian Stock Market Portfolio Analysis Report**

Generated on: 05 February 2026, 12:35 PM

Alphalens - A product of Edhaz Financial Services Private Limited  
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## Executive Summary

Metric	Value
Total Investment	■2,320,897.82
Current Portfolio Value	■2,036,145.00
Total Gain/Loss	■-284,752.82
Portfolio Return	-12.27%
Number of Stocks	5
Profitable Stocks	0 (0.0%)
Loss-making Stocks	4 (80.0%)

## Dividend Yield Metrics

Metric	Value	Description
Portfolio Dividend Yield	11.47%	Weighted average dividend yield
Expected Annual Dividend	■233,449	Projected yearly dividend income
Dividend-Paying Stocks	4	Stocks currently paying dividends
Non-Dividend Stocks	1	Stocks not paying dividends
Highest Yield Stock	JIOFIN	Yield: 19.00%

## Tax Implications (If Portfolio Sold Today)

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

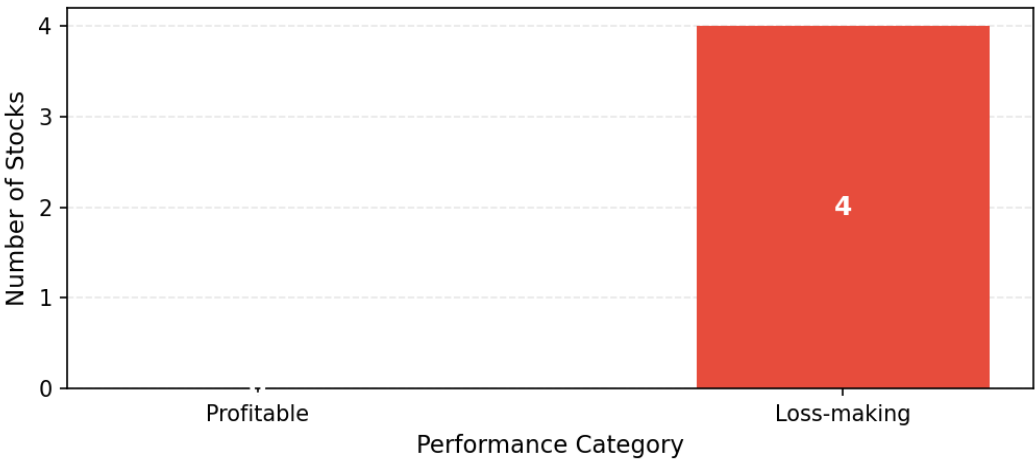
### Transaction Costs & Charges

Charge Type	Amount	Rate
Securities Transaction Tax (STT)	₹2,036	0.1% on sell value
Stamp Duty	₹348	0.015% on buy value
Exchange Transaction Charges	₹150	0.00345%
SEBI Turnover Fee	₹4	0.0001%
Total Transaction Costs	₹2,539	All charges combined

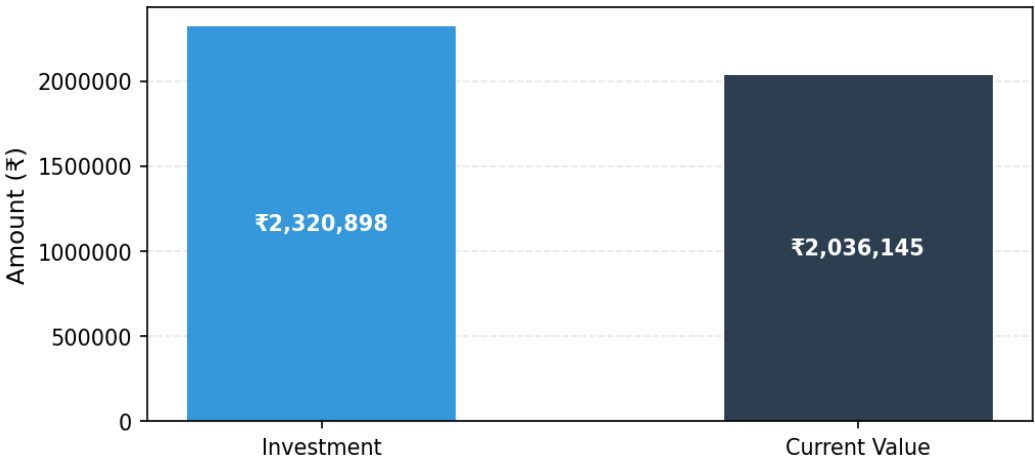
*Note: Tax calculations are estimates based on Union Budget 2024 rates. LTCG exemption of ₹1.25 lakh applies annually. Consult a qualified tax advisor for personalized advice.*

■ Performance Overview

Stock Performance Distribution



Investment vs Current Portfolio Value

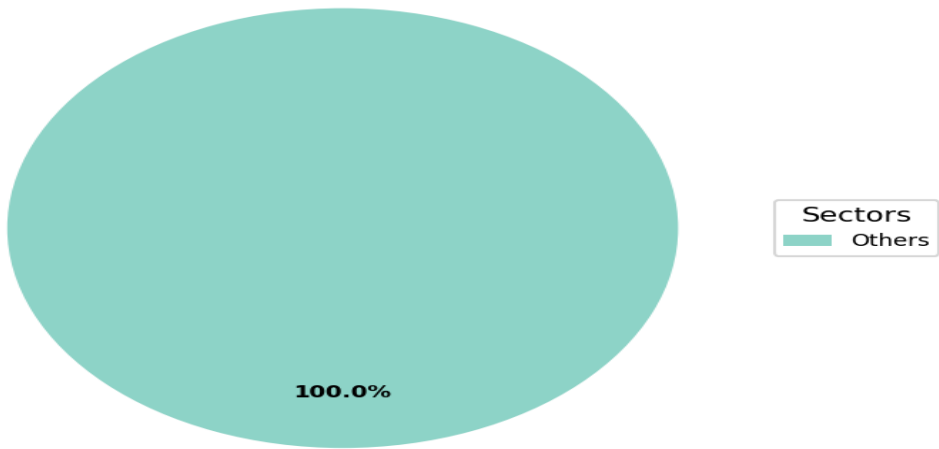


## ■ Detailed Portfolio Holdings

Stock	Sector	Qty	Buy Price	Current	Investment	Current Value	Gain/Loss	Return %
BIKAJI	Others	350	■802	■658	■280,606	■230,178	■-50,428	-17.97%
INF109KC17L8	Others	266	■30	■30	■8,039	■8,039	■+0	+0.00%
JIOFIN	Others	2800	■318	■268	■889,000	■750,400	■-138,600	-15.59%
PGEL	Others	1500	■613	■591	■918,765	■887,025	■-31,740	-3.45%
TRENT	Others	40	■5,612	■4,013	■224,489	■160,504	■-63,985	-28.50%

■ Sector Analysis

Sector Allocation by Value



Sector-wise Returns (%)



■ Sector Insights

Insight	Details
Best Performing Sector	Others (-12.27%)
Worst Performing Sector	Others (-12.27%)
Most Allocated Sector	Others (■2,036,145, 100.0%)
Total Sectors	1 sectors

■ Diversification Analysis

Metric	Value	Assessment
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Number of Sectors	1	Needs Improvement
Max Sector Concentration	100.0%	High Risk

■ Sector Recommendations

- Consider reducing exposure to Others (currently 100.0%)
- Diversify into additional sectors to reduce concentration risk

■ Detailed Sector Breakdown

Sector	Stocks	Investment	Current Value	Gain/Loss	Return %	% of Portfolio
Others	5	■2,320,898	■2,036,145	■-284,753	-12.27%	100.0%

■ Category Analysis (Large/Mid/Small Cap)

Category	Stocks	Investment	Current Value	Return %	% of Portfolio
Mid Cap	5	■2,320,898	■2,036,145	-12.27%	100.0%

## ■ Benchmark Comparison

### ■ Portfolio vs Market Indices

Index	Return	vs Portfolio
Portfolio	-12.27%	-
NIFTY_MIDCAP_100	+0.15%	-12.42%

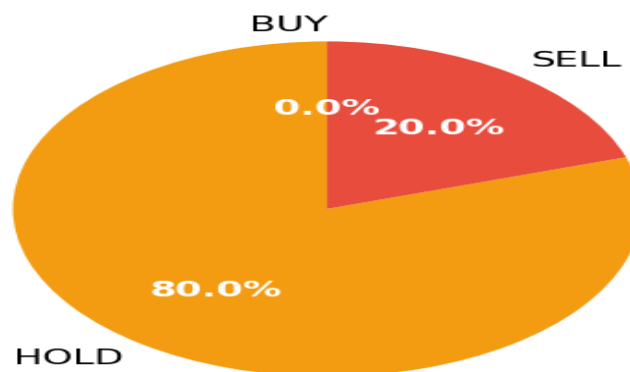
### ■ Benchmark Insights

- Your portfolio is underperforming NIFTY 50 by 12.27%
- Consider reviewing your investment strategy to improve returns

## ■ Investment Recommendations

### ■ Recommendation Distribution

#### Recommendation Distribution



Action	Count	Description
BUY	0	Stocks recommended for accumulation
HOLD	4	Stocks to maintain current position
SELL	1	Stocks recommended for exit/reduction

### ■ Value Investing Perspective

Stock	Action	Key Rationale
BIKAJI	SELL	May be overvalued based on earnings; Provides steady income through dividends; High debt levels may be risky
INF109KC17L8	HOLD	Analysis based on fundamentals
JIOFIN	HOLD	May be overvalued based on earnings; Trading below book value - good value; Provides steady income through dividends
PGEL	SELL	May be overvalued based on earnings; Provides steady income through dividends; High debt levels may be risky
TRENT	HOLD	May be overvalued based on earnings; Provides steady income through dividends; High debt levels may be risky

### ■ Growth Investing Perspective

Stock	Action	Key Rationale
BIKAJI	HOLD	Moderate revenue growth of 10.5%; Excellent earnings growth potential; Trading at 80% of 52-week high

INF109KC17L8	HOLD	Flat performance - monitor for catalysts
JIOFIN	HOLD	Strong revenue growth indicates business expansion; Declining earnings raises growth concerns; Trading at 79% of 52-week high
PGEL	BUY	Strong revenue growth indicates business expansion; Excellent earnings growth potential; Weak momentum - trading well below 52-week high
TRENT	HOLD	Strong revenue growth indicates business expansion; Solid earnings growth of 11.2%; Efficient use of shareholder equity

## ■ Performance Highlights

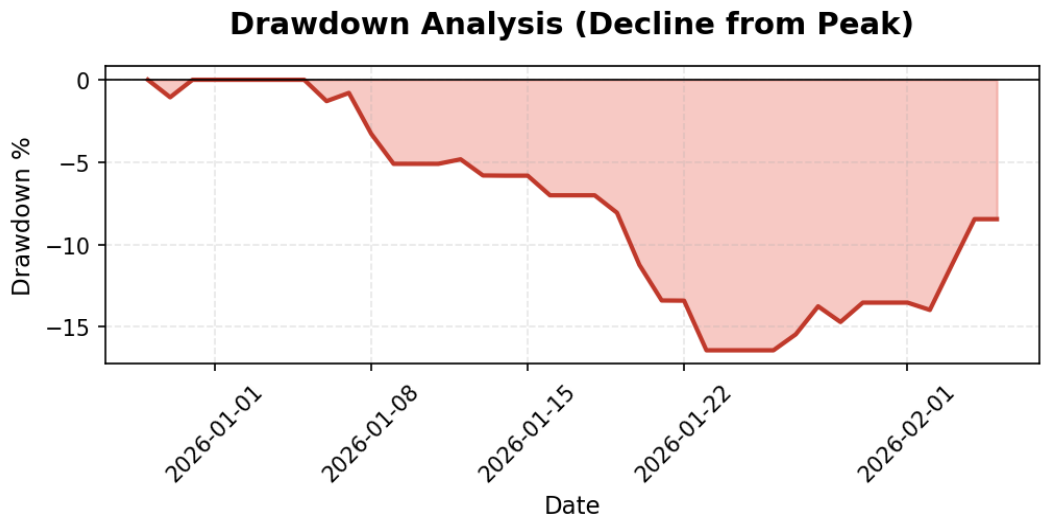
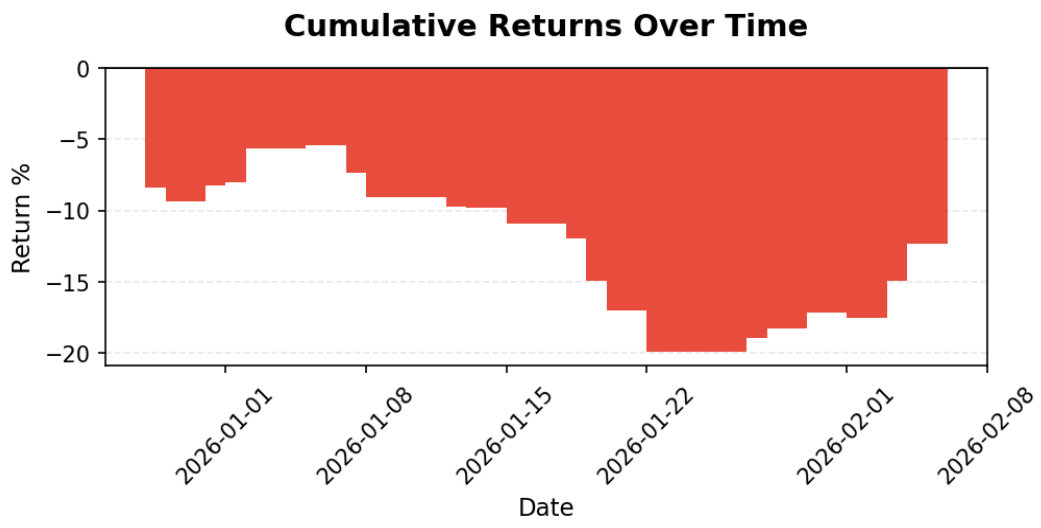
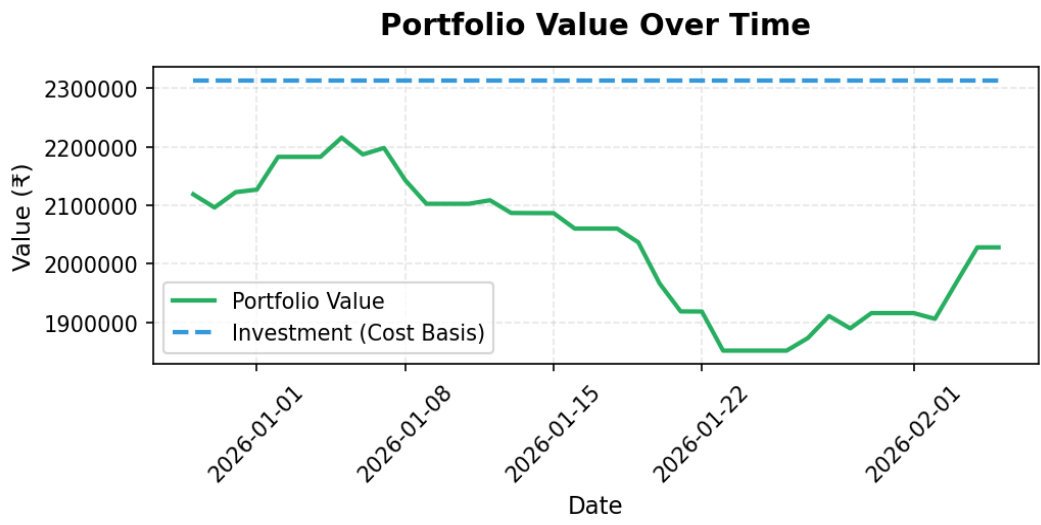
### Top 5 Performers

Stock	Investment	Current Value	Gain/Loss	Return %
INF109KC17L8	■8,039	■8,039	■+0	+0.00%
PGEL	■918,765	■887,025	■-31,740	-3.45%
JIOFIN	■889,000	■750,400	■-138,600	-15.59%
BIKAJI	■280,606	■230,178	■-50,428	-17.97%
TRENT	■224,489	■160,504	■-63,985	-28.50%

### Worst 5 Performers

Stock	Investment	Current Value	Gain/Loss	Return %
TRENT	■224,489	■160,504	■-63,985	-28.50%
BIKAJI	■280,606	■230,178	■-50,428	-17.97%
JIOFIN	■889,000	■750,400	■-138,600	-15.59%
PGEL	■918,765	■887,025	■-31,740	-3.45%
INF109KC17L8	■8,039	■8,039	■+0	+0.00%

■ Historical Performance Charts



■ Performance Summary Table

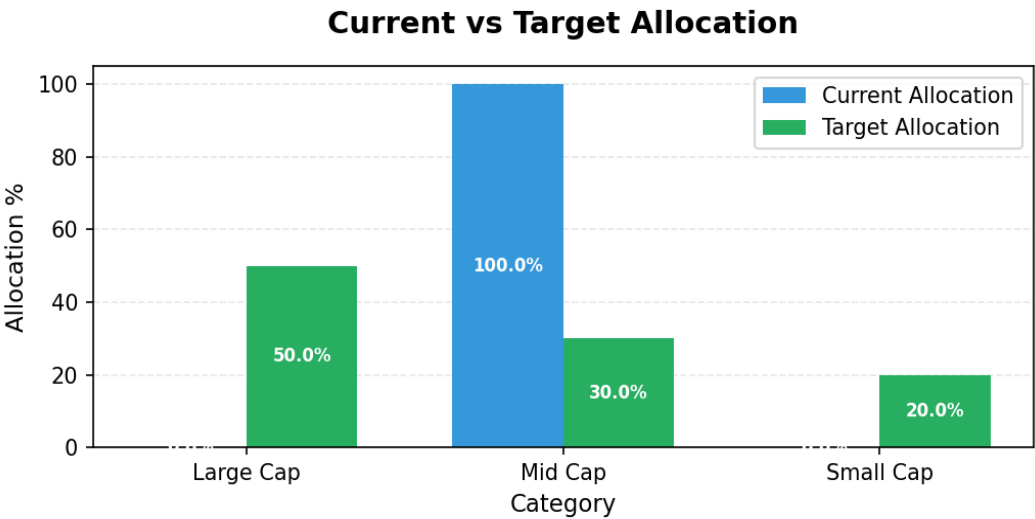
Metric	Value
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Initial Portfolio Value	■2,118,685.01
Current Portfolio Value	■2,028,106.48
Total Return	-4.28%
Peak Portfolio Value	■2,215,529.43
Current Drawdown	-8.46%
Annualized Volatility	24.18%

# 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	■1,425,301	Reduce Mid Cap allocation by 70.0%
Large Cap	BUY	■1,018,072	Increase Large Cap allocation by 50.0%
Small Cap	BUY	■407,229	Increase Small Cap allocation by 20.0%

## 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	0.0%	50.0%	+50.0%
Mid Cap	100.0%	30.0%	-70.0%

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

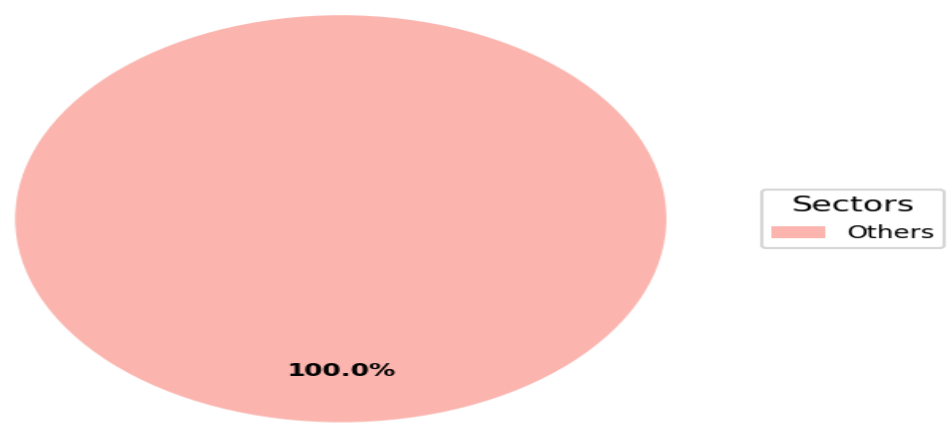
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Mid Cap	SELL	■1,425,301	Reduce Mid Cap allocation by 70.0%
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Small Cap	BUY	■407,229	Increase Small Cap allocation by 20.0%

## Enhanced Investment Profile

### Investment Style Analysis

### Sector Allocation Preferences

Sector Allocation



### Market Cap Allocation

Market Cap Distribution



### Personalized Strategy Recommendations

- Diversify into mid-cap stocks for enhanced growth potential
- Increase portfolio diversification to 10-15 stocks across sectors

### Additional Portfolio Details

Aspect	Assessment
Portfolio Size	■2,036,145.00

Investor Category	Moderate Investor
Number of Stocks	5
Experience Level	Beginner+
Overall Return	-12.27%
Performance Status	High Loss

■ Investment Style Analysis

Style Aspect	Analysis
Primary Style	Growth Investor
Style Description	Focus on high-growth potential stocks
Value-oriented Picks	0 stocks
Growth-oriented Picks	1 stocks

■ Portfolio Health Score

Metric	Score/Status
Overall Health Score	45/100
Health Status	Fair
Diversification	1 sectors
Profitable Holdings	0/5 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.

### Regulatory Compliance

Alphalens is a portfolio analysis tool and does not provide investment advisory services as defined under SEBI (Investment Advisers) Regulations, 2013. We do not execute trades, manage portfolios, or provide personalized investment recommendations. All investment decisions are the sole responsibility of the user.

### 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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