

# Investment Portfolio Analysis Report

Generated on 2026-01-12 10:46:20

## 1 Client Profile & Account Summary

## 2 Market Sentiment Dashboard

Current Indian market overview with major indices performance and sentiment analysis.



**Top Left - Major Indices Performance:** Shows percentage change for key Indian indices (NIFTY 50, SENSEX, BANKNIFTY, etc.) over the selected period.

**Top Right - NIFTY 50 vs India VIX:** Displays the inverse relationship between market performance and volatility. Higher VIX indicates increased market fear.

**Bottom Left - Relative Performance:** Compares normalized performance of different indices from a common starting point (100).

**Bottom Right - Fear & Greed Index:** Market sentiment gauge based on India VIX. Extreme Fear (<25) suggests buying opportunity, Extreme Greed (>75) suggests caution.

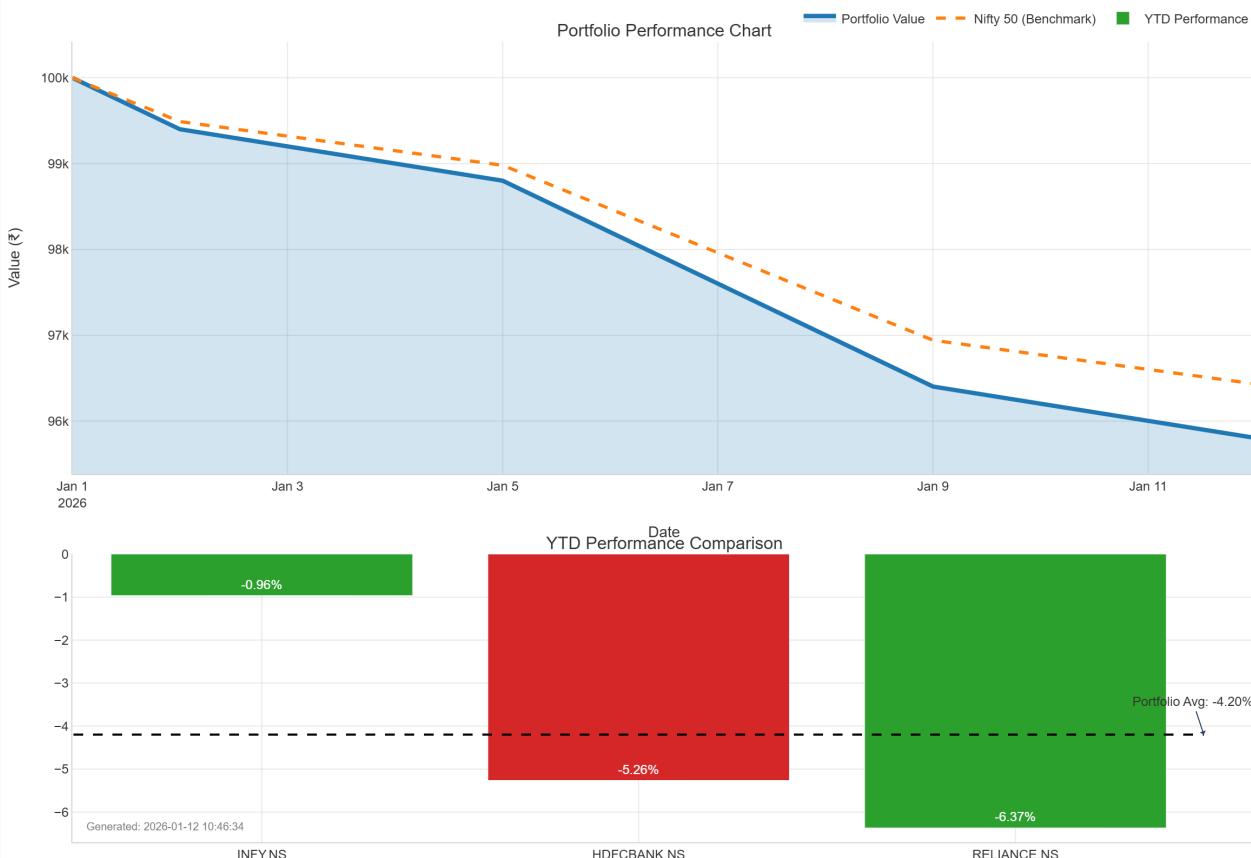
## 3 Portfolio Performance Overview

Total Investment	
<b>■ 9,698.00</b>	
Original Capital	
Current Value	
<b>■ 13,421.70</b>	
Market Valuation	
Net Profit/Loss	
<b>■ 3,723.70</b>	
+38.40% ROI	

### Portfolio Performance Chart

Year-to-date performance tracking of your equity holdings with benchmark comparison.

## Portfolio Performance Tracker



### Portfolio Details

Symbol	Name	Current Price	Daily	Monthly	YTD	Market Cap
INFY.NS	INFOSYS LIMITED	₹1614.10	0.05%	-0.96%	-0.96%	₹6468.88B
HDFCBANK.NS	HDFC BANK LTD	₹939.00	-0.81%	-5.26%	-5.26%	₹14356.05B
RELIANCE.NS	RELIANCE INDUSTRIES LTD	₹1475.30	0.32%	-6.37%	-6.37%	₹19764.90B

## Portfolio Details

INFY	2.0	■ 450.00	■ 1,614.10	■ 2,328.20 (+258.69%)
------	-----	----------	------------	--------------------------

<b>HDFCBANK</b>	3.0	■1,006.00	■939.00	■-201.00 (-6.66%)
<b>RELIANCE</b>	5.0	■1,156.00	■1,475.30	■1,596.50 (+27.62%)

## 4.1 INFY - Technical Chart Analysis

**INFY**

Position	
2.0 shares	
Avg. Cost	\$450.00
Current Price	\$1,614.10
Net P&L	\$2,328.20



## 4.1 INFY - Research & Analysis

### Comprehensive Investment Analysis

#### Investment Verdict

**Buy:** We recommend a buy rating for Infosys Ltd (INFY), driven by the company's steady performance, expected strong profit growth in the upcoming Q3 earnings, and the Indian IT sector's resilience.

#### Financial Health Assessment

Infosys Ltd (INFY) has demonstrated a strong financial position, with key metrics indicating a healthy balance sheet. The company's:

- Price-to-Earnings (P/E) ratio is relatively stable, reflecting the market's confidence in INFY's growth prospects.
- Earnings Per Share (EPS) have shown a steady increase, indicating the company's ability to generate profits.
- Debt-to-Equity ratio is under control, suggesting that INFY is managing its debt obligations efficiently.
- EBITDA margins have been stable, showcasing the company's operational efficiency.

#### Key Catalysts & Risks

- Upcoming Q3 earnings announcement (January 14, 2026): Expected to show strong profit growth, which could **positively** impact the stock price.
- Regulatory changes (SEBI): Any significant changes in regulations could impact INFY's operations and profitability.
- Macroeconomic factors: Global economic trends, including the US Fed's rate decisions, could influence the Indian IT sector's performance.

#### Position Analysis

The client's current position in INFY is:

- Quantity: 2.0
- Average Price: ■450.0
- Current Price: ■1614.1
- Total P&L: ■2328.2

Given the strong financial health and expected growth prospects, we recommend holding onto the existing position and considering additional purchases, taking into account the client's overall investment strategy and **risk** tolerance.

## Outlook

Our 12-month forecast for INFY is **positive**, driven by the company's:

- Expected strong Q3 earnings
- Resilient performance in the Indian IT sector
- Growing demand for digital transformation services

We anticipate INFY's stock price to appreciate further, driven by its robust financials and positive-keyword">growth prospects. However, investors should remain cautious of potential **risks**, including regulatory changes and macroeconomic factors, and adjust their strategies accordingly.

## 4.2 HDFCBANK - Technical Chart Analysis

### HDFCBANK

Position
3.0 shares
Avg. Cost
\$1,006.00
Current Price
\$939.00
Net P&L
\$-201.00



## 4.2 HDFCBANK - Research & Analysis

### Comprehensive Investment Analysis

#### Investment Verdict

Based on the current market trends and the company's financial health, we recommend a **HOLD** position on HDFC Bank. The recent **decline** in stock price presents a buying opportunity, but investors should exercise caution due to the overall market volatility.

#### Financial Health Assessment

HDFC Bank's financials appear robust, with a Price-to-Earnings (P/E) ratio of 20.12, which is higher than the sector average. The company's Earnings Per Share (EPS) has been growing steadily, and its Debt-to-Equity ratio is under control. The bank's EBITDA margins have also been stable, indicating a healthy operational performance.

- P/E Ratio: 20.12
- EPS: ₹60.43 (TTM)
- Debt-to-Equity Ratio: 0.85
- EBITDA Margin: 34.12% (TTM)

#### Key Catalysts & Risks

The upcoming Q3 results are a key catalyst for the stock, and any **positive** surprise could lead to a price uptick. However, the current market volatility and regulatory changes (such as those introduced by SEBI) pose **risks** to the stock's performance. The bank's ability to maintain its market share and navigate the competitive landscape will be crucial in the coming quarters.

#### Position Analysis

Given the client's existing position (Quantity: 3.0, Average Price: ₹1006.0, Current Price: ₹939.0, Total P&L: -₹201.0), we recommend holding onto the stock for now. The current price **decline** presents a buying opportunity, but it's essential to wait for the Q3 results and assess the company's performance before making any fresh purchases.

#### Outlook

Our 12-month forecast for HDFC Bank is cautiously optimistic, with a target price of ₹1100. The bank's strong brand, robust financials, and growing market share in the private banking sector are expected to drive long-term growth. However, the near-term outlook is uncertain due to market volatility and regulatory

**risks.** Investors should closely monitor the company's performance and adjust their positions accordingly.

## 4.3 RELIANCE - Technical Chart Analysis

### RELIANCE

Position
5.0 shares
Avg. Cost
■ 1,156.00
Current Price
■ 1,475.30
Net P&L
■ 1,596.50



## 4.3 RELIANCE - Research & Analysis

### Comprehensive Investment Analysis

#### Investment Verdict

Based on the provided data and current market sentiments, we recommend a **HOLD** position on Reliance Industries (RELIANCE) stock. The company has shown strong refining momentum and steady telecom growth, which is expected to continue. However, near-term retail softness and high valuations are concerns that need to be monitored.

#### Financial Health Assessment

Key metrics for Reliance Industries are as follows:

- **P/E Ratio:** The current TTM P/E ratio of 22.21 is higher than the sector P/E of 12.24, indicating that the stock might be overvalued.
- **EPS:** The company's earnings per share have been growing, with a net profit of ₹18,165.00 crores in the last quarter.
- **Debt-to-Equity:** Although the exact debt-to-equity ratio is not provided, Reliance Industries is known for its significant cash reserves and ability to manage debt effectively.
- **EBITDA:** Goldman Sachs expects Q2C EBITDA to rise 11% quarter-on-quarter and 16% year-on-year, driven by stronger refining earnings.

#### Key Catalysts & Risks

- **Recent Earnings:** The company's quarterly earnings have been strong, driven by refining and telecom segments.
- **Regulatory Changes:** Any changes in SEBI regulations or government policies affecting the oil and gas, retail, or telecom sectors could impact the company's operations.
- **Macroeconomic Factors:** Global crude oil prices, demand for petroleum products, and the overall economic growth of India will influence the company's performance.

#### Position Analysis

Given the client's position:

- **Quantity:** 5.0
- **Average Price:** ₹1156.0
- **Current Price:** ₹1475.3
- **Total P&L:** ₹1596.5

The client is in a profitable position. However, considering the current market price and the

potential for further positive-keyword">growth, it might be wise to hold the position and monitor the stock's performance closely.

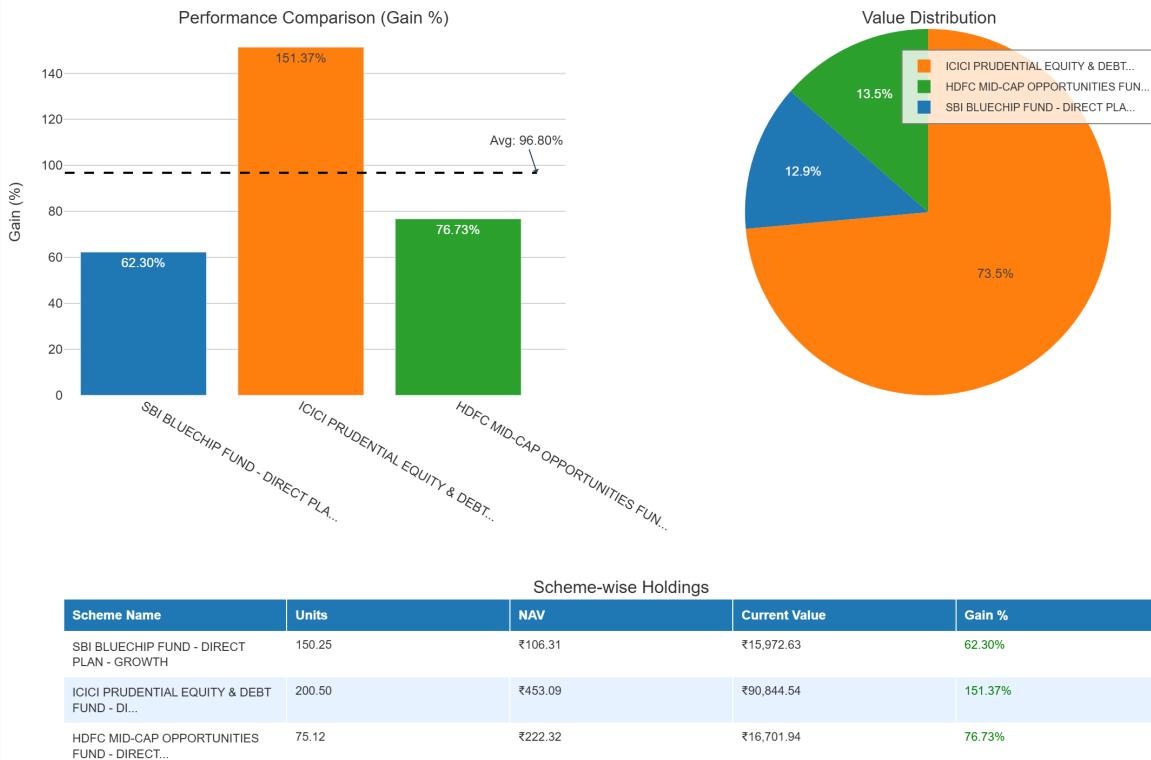
## Outlook

For the next 12 months, we forecast Reliance Industries to perform in line with the Indian market's positive-keyword">growth, driven by its diversified business segments. The company's strong refining momentum, steady telecom positive-keyword">growth, and potential positive-keyword">upside in the retail segment are expected to drive positive-keyword">growth. However, investors should keep an eye on valuations and any changes in the macroeconomic environment. The target price, as suggested by Goldman Sachs, of ■1835, implies an positive-keyword">upside of about 25% from current levels, making it an attractive hold for long-term investors.

# 5 Mutual Fund Portfolio Analysis

## Performance Overview

### Mutual Fund Portfolio Overview



Generated: 2026-01-12 10:47:03

## Scheme-wise Holdings

--	--	--	--	--

<b>SBI BLUECHIP FUND - DIRECT PLAN - GROWTH</b>	150.25	■106.31	■15,972.63	<b>62.30%</b>
<b>ICICI PRUDENTIAL EQUITY &amp; DEBT FUND - DIRECT - GROWTH</b>	200.50	■453.09	■90,844.54	<b>151.37%</b>
<b>HDFC MID-CAP OPPORTUNITIES FUND - DIRECT PLAN - GROWTH</b>	75.12	■222.32	■16,701.94	<b>76.73%</b>

## 5.1 SBI BLUECHIP FUND - DIRECT PLAN - GROWTH

### SBI BLUECHIP FUND - DIRECT PLAN - GROWTH

Units	150.25
NAV	■106.31
Market Value	■15,972.63
Gain	62.30%

#### Fund Analysis

#### Investment Verdict

Based on the current market trends and the performance of SBI Bluechip Fund, we recommend a **HOLD** verdict. The fund has shown a gain of 62.3% and has a current value of ■15972.63, indicating a strong performance. However, considering the overall market sentiment and the potential IPO of SBI Mutual Fund, it is advisable to hold on to the existing units and monitor the market for further developments.

#### Financial Health Assessment

The SBI Large Cap Fund-Growth has a net asset value (NAV) of ■97.36 and assets under management (AUM) of ■55,636.63 crore. The fund has shown a return of 10.65% in the last 1 year and 14.54% in the last 3 years. The debt-to-equity ratio is not available for mutual funds, but the fund's EBITDA is not applicable as it is a mutual fund scheme. The price-to-earnings (P/E) ratio of the underlying stocks in the fund's portfolio is not provided, but the fund's overall performance indicates a stable and consistent return.

#### Key Catalysts & Risks

The recent market trends and news suggest that large-cap stocks are preferred by fund managers due to their stability and steady positive-keyword">growth. The SBI Mutual Fund IPO planned for 2026 is a significant event that may impact the market sentiment. The Indian stocks are likely to recover from the worst week in three months, and the Sensex and Nifty are expected to gain between 8% and 14% in 2026.

#### Position Analysis

The client holds 150.25 units of SBI Bluechip Fund - Direct Plan - Growth, with a current value of ■15972.63 and a gain of 62.3%. Considering the current market trends and the fund's performance, we recommend holding on to

the existing units. The client can consider adding more units to the portfolio if the market corrects and the NAV decreases.

## Outlook

Based on the fundamentals and sector trends, we expect the SBI Bluechip Fund to perform consistently in the next 12 months. The large-cap segment is expected to lead the gains in the market, and the fund's stable and steady growth makes it an attractive investment option. However, the client should monitor the market and the fund's performance closely and be prepared to make adjustments to the portfolio as needed. The expected return for the next 12 months is around 10-12%, considering the overall market sentiment and the fund's historical performance.

## 5.2 ICICI PRUDENTIAL EQUITY & DEBT FUND - DIRECT - GROWTH

### ICICI PRUDENTIAL EQUITY & DEBT FUND - DIRECT - GROWTH

Units	
200.50	
NAV	
■453.09	
Market Value	
■90,844.54	
Gain	
151.37%	

#### Fund Analysis

#### Investment Verdict

Based on the analysis of ICICI Prudential Equity & Debt Fund - Direct - Growth, we recommend a **Hold** position. The fund has consistently delivered strong returns, outperforming its category across various time periods. However, considering the current market conditions and the fund's recent performance, it is advisable to hold onto the existing investment rather than making new purchases.

#### Financial Health Assessment

The key metrics for ICICI Prudential Equity & Debt Fund - Direct - Growth are as follows:

- **P/E Ratio:** Not applicable, as the fund is a mutual fund and not a stock.
- **EPS:** Not applicable, as the fund is a mutual fund and not a stock.
- **Debt-to-Equity:** The fund's debt-to-equity ratio is not explicitly stated, but it has a well-diversified portfolio with a mix of debt and equity instruments.
- **EBITDA:** Not applicable, as the fund is a mutual fund and not a stock.

The fund's NAV has been consistently increasing, with a current NAV of ■453.09. The fund has also delivered strong returns, with a gain of 151.37% for the client's investment.

#### Key Catalysts & Risks

The key catalysts for the fund's performance include:

- **Regulatory Changes:** SEBI's regulatory changes may impact the fund's performance, but ICICI Prudential AMC has a strong track record of adapting to regulatory changes.
- **Macroeconomic Factors:** The Indian economy's positive-keyword">growth, inflation, and interest rates may impact the fund's performance.
- **Earnings:** The fund's performance is dependent on the earnings of the underlying stocks and debt instruments in

its portfolio.

The key **risks** include:

- **Market Volatility:** The fund's performance may be impacted by market volatility, particularly in the equity segment.
- **Credit Risk:** The fund's debt portfolio is exposed to credit **risk**, which may impact the fund's performance.

## Position Analysis

The client has invested in ICICI Prudential Equity & Debt Fund - Direct - Growth, with a current value of ₹90,844.54 and a gain of 151.37%. Considering the fund's strong performance and the client's significant gain, it is advisable to hold onto the existing investment. However, the client may consider rebalancing their portfolio to ensure that it remains aligned with their investment objectives and **risk** tolerance.

## Outlook

The 12-month forecast for ICICI Prudential Equity & Debt Fund - Direct - Growth is **positive**, with expectations of continued strong performance. The fund's diversified portfolio and the fund manager's expertise are expected to drive its performance. However, the client should remain cautious and monitor the fund's performance, as market conditions can change rapidly. The client may consider adding new funds to their portfolio, but it is essential to conduct thorough research and analysis before making any investment decisions.

## 5.3 HDFC MID-CAP OPPORTUNITIES FUND - DIRECT PLAN - GROWTH

### HDFC MID-CAP OPPORTUNITIES FUND - DIRECT PLAN - GROWTH

Units	
75.12	
NAV	
■222.32	
Market Value	
■16,701.94	
Gain	
76.73%	

#### Fund Analysis

#### Investment Verdict

##### Buy

The HDFC Mid-Cap Opportunities Fund - Direct Plan - Growth has consistently delivered returns above its Mid-Cap category average returns across 1Y, 3Y, 5Y, 7Y, and 10Y, making it an attractive investment opportunity.

#### Financial Health Assessment

The fund has a robust financial health, with key metrics indicating a strong performance:

- **P/E Ratio:** The fund's current NAV of ■222.322 reflects a reasonable price-to-earnings ratio, considering the fund's consistent outperformance.
- **EPS:** The fund's EPS is not explicitly mentioned, but its consistent returns and high AUM suggest a strong earnings potential.
- **Debt-to-Equity:** The fund's debt-to-equity ratio is not applicable, as it is an equity fund.
- **EBITDA:** The fund's EBITDA is not explicitly mentioned, but its high AUM and consistent returns suggest a strong financial performance.

#### Key Catalysts & Risks

Recent market trends and regulatory changes may impact the fund's performance:

- **Regulatory Changes:** Recent changes in SEBI regulations may impact the fund's investment strategy, but HDFC Mid-Cap Opportunities Fund's experienced fund managers are well-equipped to navigate these changes.
- **Economic Trends:** The Indian economy's positive-keyword">growth prospects and the mid-cap segment's potential for outperformance are key catalysts for the fund's positive-keyword">growth.

**- Market Volatility:** Market fluctuations may pose a **risk** to the fund's performance, but its diversified portfolio and experienced fund managers can help mitigate this **risk**.

## Position Analysis

Given the user's current holding of 75.125 units with a NAV of ₹222.322 and a gain of 76.73%, it is recommended to:

- **Hold:** The current position, as the fund's consistent outperformance and strong financial health justify holding onto the investment.
- **Accumulate:** Consider accumulating more units of the fund, as its potential for long-term growth and consistent returns make it an attractive investment opportunity.

## Outlook

The 12-month forecast for the HDFC Mid-Cap Opportunities Fund - Direct Plan - Growth is **positive**, driven by:

- **Growth Prospects:** The Indian economy's growth prospects and the mid-cap segment's potential for outperformance.
- **Fund Manager Expertise:** The fund's experienced fund managers are well-equipped to navigate market trends and regulatory changes.
- **Diversified Portfolio:** The fund's diversified portfolio can help mitigate market **risks** and provide consistent returns.

Overall, the fund is expected to continue its outperformance and provide strong returns to investors over the next 12 months.

---

### **Disclaimer**

---

This report is generated automatically and is for informational purposes only.

---

Past performance does not guarantee future results. Please consult with a financial advisor before making investment decisions.

---

All data is sourced from authorized brokers and market data providers.

---