MF ANALYSER
SMART INSIGHTS. BETTER INVESTMENTS.
MUTUAL FUNDS MADE SIMPLE

STRICTLY CONFIDENTIAL

MUTUAL FUND PORTFOLIO REVIEW

SAMPLE REPORT — not a real investor. "Sample Investor" is illustrative: a hypothetical monthly SIP of ₹40,000 (January 2022 – October 2026) spread across five real funds, chosen only so that every section of the report has something to show. Every figure in it — values, returns, risk, look-through, overlap — is computed from real AMFI NAVs and the fund houses' own disclosed portfolios to 23 October 2026, by the same engine and report page an MF Analyser customer gets. Nothing here is a recommendation to buy, hold or sell any fund. MF Analyser is not a SEBI-registered Investment Adviser or Research Analyst.

Portfolio *Analysis* Report

SAMPLE

A review of holdings, allocation, performance, risk and exposure, built from the consolidated account statement and the scheme data behind it.

PREPARED FOR
Sample Investor (illustrative)
PAN not stated in this statement

VALUATION DATE
23 October 2026
NAVs as of close of business

RISK PROFILE
Not assessed
No risk profile on file

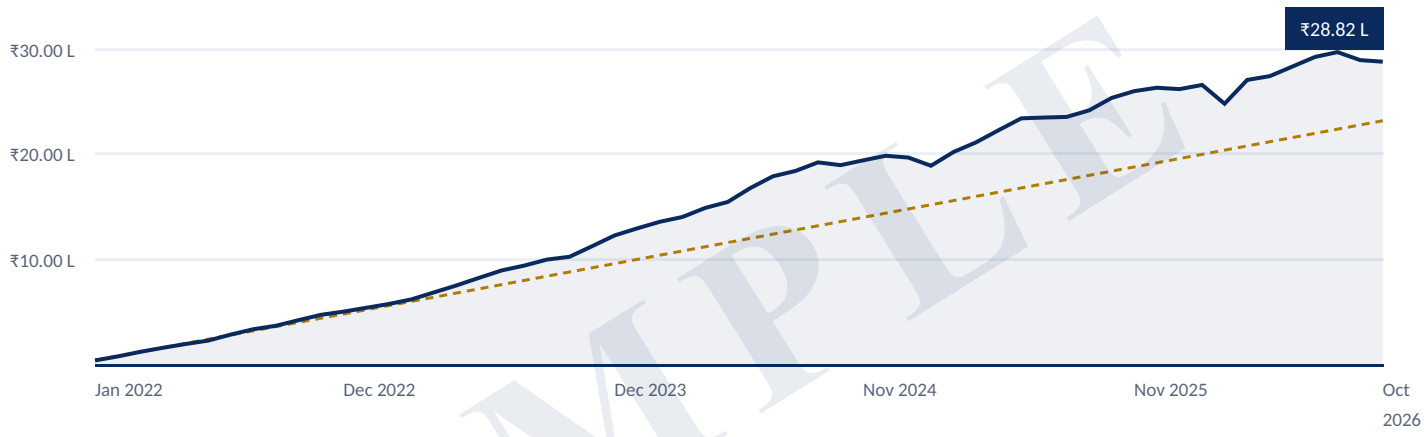
CURRENT VALUE	AMOUNT INVESTED	TOTAL GAIN	PORTFOLIO XIRR
₹28.82 L	₹23.20 L	₹5.62 L	9.1%

02 Executive summary

This portfolio holds 5 schemes worth ₹28.82 L against ₹23.20 L invested. The pages that follow set out the allocation, each scheme's own record, the risk it carries and what it owns underneath.

CURRENT VALUE	INVESTED	ABS. GAIN	XIRR	EXCESS RETURN
₹28.82 L	₹23.20 L	₹5.62 L +24.2%	9.1% Benchmark not connected	— No benchmark connected

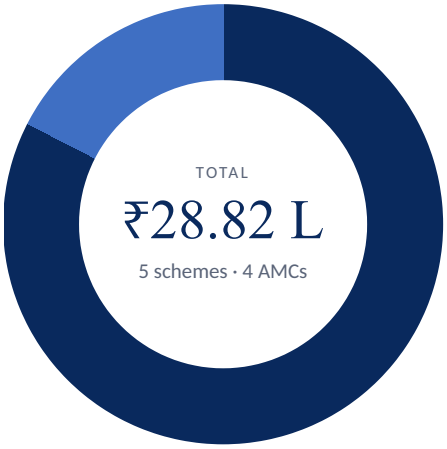
GROWTH OF THE PORTFOLIO



SAMPLE

03 Asset allocation

How the portfolio is spread across asset classes, market capitalisation and fund houses. No strategic allocation is on file, so no target or drift is shown.



ASSET CLASS	VALUE	CURRENT	TARGET	DRIFT
Equity	₹23.79 L	82.5%	—	—
Hybrid	₹0	0.0%	—	—
Debt	₹5.03 L	17.5%	—	—
Gold	₹0	0.0%	—	—

No target allocation on file

MARKET-CAP MIX OF EQUITY

Look-through of underlying stock holdings



Large cap · Mid cap · Small cap · Other / international

FUND-HOUSE CONCENTRATION

HDFC Mutual Fund	38.6%
PPFAS Mutual Fund	25.7%
UTI Mutual Fund	22.1%
Nippon India Mutual Fund	13.6%

ALLOCATION COMMENTARY

Equity is **82.5%**, debt **17.5%**, hybrid **0.0%** and gold **0.0%** of market value. No target allocation was supplied, so no drift is shown.

Look-through of the equity schemes puts **68.3%** in large cap.

The largest fund house is **HDFC Mutual Fund** at **38.6%** across **5 schemes**.

SAMPLE

04 Holdings statement

Scheme-wise position across all folios, as printed in the consolidated account statement. XIRR is shown only where every cash flow for that folio has been reviewed.

#	SCHEME	UNITS	NAV	INVESTED	VALUE	GAIN	XIRR	WT.
01	**UTI Nifty 50 Index Fund - Direct Plan - G...** Other Scheme - Index Funds · Direct · since Jan 2022	4,005.972	₹159.18	₹5.80 L	**₹6.38 L**	₹57,659 +9.9%	**+3.9%**	22.1%
02	**Parag Parikh Flexi Cap Fund - Direct Plan...** Equity Scheme - Flexi Cap Fund · Direct · since Jan 2022	8,331.736	₹88.97	₹5.80 L	**₹7.41 L**	₹1.61 L +27.8%	**+10.3%**	25.7%
03	**HDFC Mid Cap Fund - Direct Plan - Growth** Equity Scheme - Mid Cap Fund · Direct · since Jan 2022	2,853.529	₹213.42	₹4.35 L	**₹6.09 L**	₹1.74 L +40.0%	**+14.2%**	21.1%
04	**Nippon India Small Cap Fund - Direct Pla...** Equity Scheme - Small Cap Fund · Direct · since Jan 2022	2,066.088	₹189.21	₹2.90 L	**₹3.91 L**	₹1.01 L +34.8%	**+12.6%**	13.6%
05	**HDFC Corporate Bond Fund - Direct Plan...** Debt Scheme - Corporate Bond Fund · Direct · since Jan 2022	14,423.749	₹34.89	₹4.35 L	**₹5.03 L**	₹68,207 +15.7%	**+6.1%**	17.5%
	PORTFOLIO TOTAL			**₹23.20 L**	**₹28.82 L**	**₹5.62 L** **+24.2%**	**9.1%**	**100%**

EQUITY · 4 SCHEMES
₹23.79 L
Gain ₹4.94 L (+26.2%)

HYBRID · 0 SCHEMES
₹0
Gain ₹0 (—)

DEBT · 1 SCHEME
₹5.03 L
Gain ₹68,207 (+15.7%)

GOLD · 0 SCHEMES
₹0
Gain ₹0 (—)

Units, cost and market value are the statement's own figures on its valuation date. Weights are of total portfolio market value. XIRR appears only for a folio whose complete cash-flow history has been reviewed in the portfolio workspace; for the rest it is left blank rather than computed from an incomplete history.

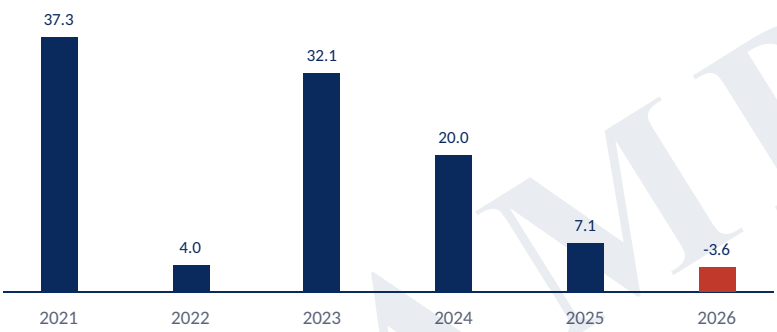
SAMPLE

05 Performance review

Point-to-point NAV returns, annualised beyond one year, against the benchmark each scheme declares. The quartile is this scheme's 3-year CAGR rank inside its own AMFI category and plan.

#	SCHEME · BENCHMARK	1Y	3Y	5Y	BM 3Y	VS BM	QTL
01	**UTI Nifty 50 Index Fund - Direct Plan - Growth** NIFTY 100 TRI	−11.9%	**+6.4%**	+5.5%	+8.5%	**−2.0%**	Q4
02	**Parag Parikh Flexi Cap Fund - Direct Plan - Growth** NIFTY 500 TRI	−6.7%	**+12.3%**	+10.5%	+9.5%	**+2.8%**	Q2
03	**HDFC Mid Cap Fund - Direct Plan - Growth** NIFTY Midcap 150 TRI	−3.2%	**+15.3%**	+16.5%	+14.8%	**+0.5%**	Q2
04	**Nippon India Small Cap Fund - Direct Plan - Growth** NIFTY Smallcap 250 TRI	−1.4%	**+12.6%**	+16.5%	+14.2%	**−1.6%**	Q3
05	**HDFC Corporate Bond Fund - Direct Plan - Growth** Benchmark not declared	+2.7%	**+6.6%**	+6.0%	—	—	Q4

CALENDAR-YEAR RETURNS



WHAT DROVE RETURNS

2 of 4 schemes beat their declared benchmark over three years.

Calendar-year figures are weighted by today's holding value, so they describe these schemes, not the money actually invested in each year.

Scheme returns are NAV-to-NAV. Your own return depends on when you invested, which is the XIRR column on the holdings page.

SAMPLE

06 Risk analysis

Scheme-level risk statistics from each fund's own saved NAV history. Risk-free rate 6.5%.

STD DEVIATION	SHARPE RATIO	3-YEAR CAGR	BETA	ALPHA	MAX DRAWDOWN
12.1%	—	—	—	—	—
Annualised, month-end	Risk-free 6.5%	Shared window	Benchmark not connected	Needs a benchmark	Not available

RISK VS RETURN MAP

Numbers refer to holdings table · upper-left is better



#	SCHEME	STD DEV	SHARPE	BETA	ALPHA	SORTINO
01	UTI Nifty 50 Index Fund - Direct Plan - Growth	14.1%	−0.05	0.94	−1.8%	−0.10
02	Parag Parikh Flexi Cap Fund - Direct Plan - Growth	10.1%	0.57	0.59	+3.9%	0.90
03	HDFC Mid Cap Fund - Direct Plan - Growth	16.1%	0.55	0.85	+2.6%	0.79
04	Nippon India Small Cap Fund - Direct Plan - Growth	19.3%	0.42	0.86	+1.6%	0.65
05	HDFC Corporate Bond Fund - Direct Plan - Growth	2.0%	0.20	—	—	0.29

SAMPLE

07 Exposure & overlap

A look-through of the stocks held inside every equity scheme — what you actually own, where it is concentrated, and how much the funds duplicate each other.

SECTOR EXPOSURE

	Portfolio
Banks	16.1%
IT - Software	6.9%
Pharmaceuticals & Biotechnology	5.1%
Finance	3.7%
Automobiles	3.1%
Auto Components	3.1%
Power	2.5%
Diversified FMCG	2.5%
Realty	2.4%
Telecom - Services	2.4%

TOP 10 UNDERLYING STOCKS

		% of equity	held by
01	HDFC Bank Limited	4.5%	3 funds
02	ICICI Bank Limited	3.4%	2 funds
03	ITC Limited	1.9%	2 funds
04	Kotak Mahindra Bank Limited	1.9%	3 funds
05	Bharti Airtel Limited	1.9%	2 funds
06	Reliance Industries Limited	1.8%	2 funds
07	Power Grid Corporation of India Limited	1.7%	2 funds
08	Coal India Limited	1.7%	3 funds
09	Axis Bank Limited	1.6%	3 funds
10	Mahindra & Mahindra Limited	1.6%	2 funds

Top 10 stocks = **21.9%** of equity exposure.

PORTFOLIO OVERLAP MATRIX

	Parag Parikh Flexi	UTI Nifty 50 Index	HDFC Mid Cap	HDFC Corporate Bon	Nippon India Small
Parag Parikh Flexi	—	41%	1%	—	7%
UTI Nifty 50 Index	41%	—	1%	—	8%
HDFC Mid Cap	1%	1%	—	—	11%
HDFC Corporate Bon	—	—	—	—	—
Nippon India Small	7%	8%	11%	—	—

High overlap between Parag Parikh Flexi and UTI Nifty 50 Index (41%) is the largest measured in this portfolio — two funds this alike add less diversification than two separate funds would.

Parag Parikh Flexi and HDFC Mid Cap overlap least (1%). 1 of 6 fund pairs is above 40%.

Overlap = common holdings by weight between two schemes. Above 40% is considered high.

SAMPLE

08 Costs & taxation

What the portfolio costs to hold each year, and how its gain to date splits by holding period.

GAIN BY HOLDING PERIOD

Holding-period split only · no tax is estimated

GAIN TYPE	GAIN	TAX TREATMENT
Equity & hybrid — long term (held over 12 months)	₹5.10 L	Long-term capital gain
Equity & hybrid — short term (held under 12 months)	−₹16,384	Short-term capital gain
Debt — held over 24 months	₹61,596	Long-term capital gain
Debt, gold & other — held under 24 months	₹6,611	Short-term capital gain
Total	**₹5.62 L**	

Every held folio's purchase history reconciles to its printed unit balance, so the whole gain is split above. No tax is calculated anywhere in this report.

SAMPLE

09 Notes & disclosures

Methodology, definitions and regulatory disclosures applicable to this report.

METHODOLOGY

Holdings, units, cost and market value are read from the consolidated account statement exactly as printed; nothing in them is recalculated. Scheme returns are NAV to NAV from the same saved AMFI history the rest of this site measures funds with, annualised beyond one year. Each scheme is compared with the total-return index it itself declares — there is no blended benchmark, because a blend would need a strategic allocation this report does not assume. Quartiles rank a scheme's 3-year CAGR inside its own AMFI category and plan, and the peer count is the whole population of that group. Risk statistics use month-end observations over the window every holding shares. Look-through exposure and overlap use the most recent monthly portfolio each AMC disclosed, weighted by the rupees actually held. Where a figure could not be established it is printed as an em dash, never as zero.

GLOSSARY

XIRR — annualised return that accounts for the date and size of every cash flow.

CAGR — compound annual growth rate between two points in time.

TRI — Total Return Index; benchmark that includes reinvested dividends.

Standard deviation — how widely returns vary around their average; a measure of volatility.

Sharpe ratio — excess return earned per unit of total risk. Higher is better.

Sortino ratio — like Sharpe, but penalises only downside volatility.

Beta — sensitivity to benchmark moves; 1.0 moves in line with the market.

Alpha — return above what the scheme's beta would predict.

Max drawdown — largest peak-to-trough fall over the period.

Quartile — rank within category peers; Q1 is the top 25%.

TER — Total Expense Ratio; annual fee charged by the scheme, deducted from NAV.

Overlap — share of common holdings by weight between two schemes.

DISCLOSURES

Mutual fund investments are subject to market risks; read all scheme-related documents carefully. Past performance may or may not be sustained in future and is not a guarantee of future returns. This report is for the personal use of the named investor and does not constitute an offer or solicitation. Tax computations are indicative, based on prevailing provisions of the Income-tax Act, and may differ from actual liability; please consult a tax professional. Data has been sourced from AMCs, RTAs and index providers believed to be reliable, but its accuracy is not guaranteed.

SAMPLE

Investor acknowledgement

Date ____ / ____ / _____