



Precision Portfolio Review

Exclusively prepared for ABC

As of 03 June 2026 | Analysis by KB Finvest

Portfolio Health Overview

₹1,52,036

TOTAL CURRENT VALUE

+2.64%

PORTFOLIO XIRR

The "Precision Strategy" Assessment

While your portfolio is technically generating a positive XIRR, a 2.64% return signals that your capital is severely underperforming its potential in the current market.

The total unrealized gain stands at a modest ₹6,039 against an invested value of ₹1,45,997.

Our analysis indicates that this sluggish compounding is not due to a poor market, but rather structural inefficiencies and concentration risks within your specific fund selection.

Current Asset Allocation



- Large Cap (52.3%)
- Mid Cap (25.9%)
- Sectoral/Thematic (21.8%)

Strategic Alert: A 52.3% allocation to a single Large Cap fund introduces a severe concentration risk, tying more than half your wealth to the decisions of a single AMC.

Wealth Journey (2024 - 2026)



Fund Performance vs Benchmark

Fund Name (Growth)	Allocation	Fund XIRR	Benchmark XIRR	Verdict
HDFC Large Cap Fund	52.30%	2.83%	3.37% (Nifty 100)	Underperforming
Tata Mid Cap Fund Regular	25.94%	8.27%	10.30% (Midcap 150)	 Outperforming N500
ICICI Pru Technology Fund	21.75%	-3.80%	3.94% (Nifty 500)	Below Benchmark

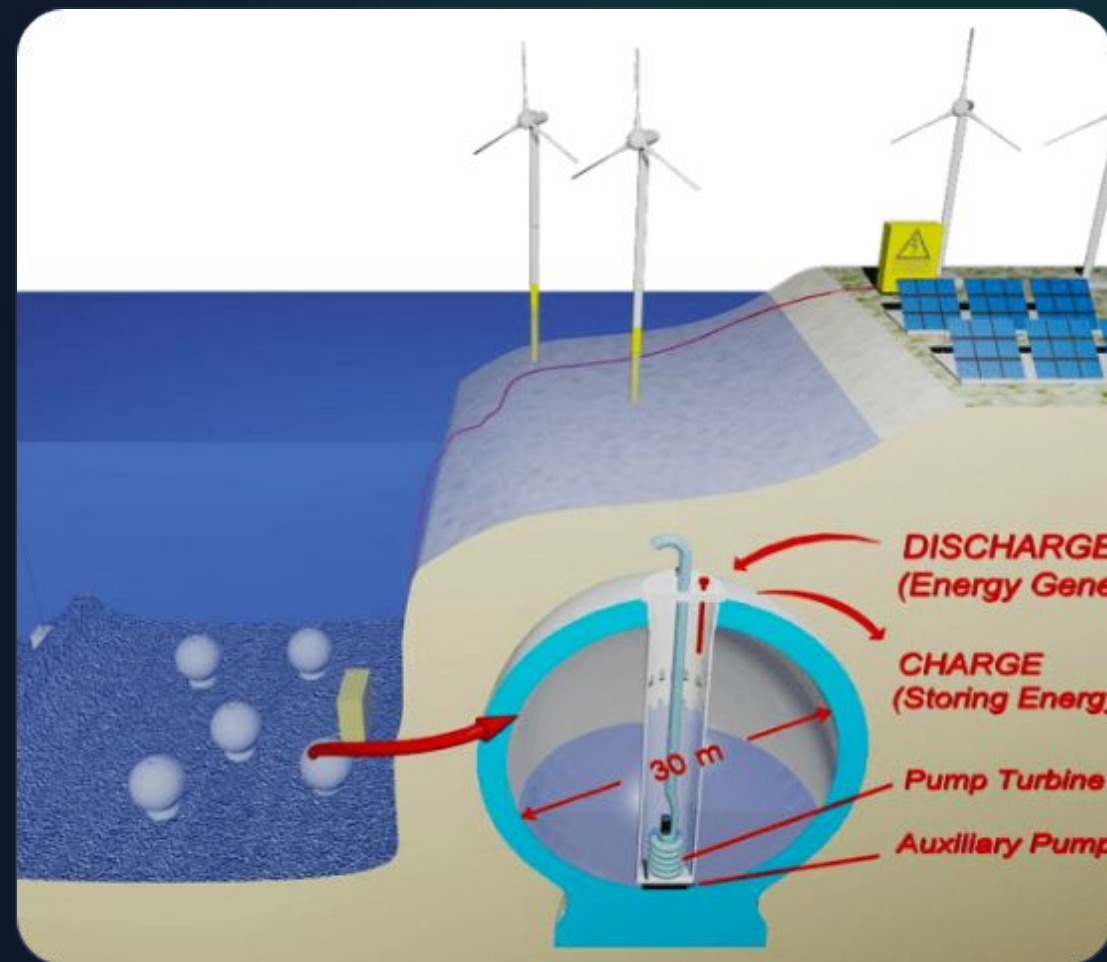
**The Precision Strategy mandates comparing equity funds against the Nifty 500 baseline.*

Risk Alert: The Concentration Trap

Is your core anchor dragging you down?

Holding a well-known, 'Big Brand' fund for the long term does not guarantee wealth creation if it fundamentally lacks consistency.

- 📌 **Massive Over-Allocation:** Over 52% of your entire net worth in this portfolio is tied to a single HDFC Large Cap fund.
- 📌 **Consistent Underperformance:** The fund is generating a mere 2.83% XIRR, failing to beat its baseline benchmark.
- 📌 **Opportunity Cost:** If a fund fails to beat the Nifty 500 over a 5-year rolling period, holding it longer merely compounds your underperformance.



The Precision Strategy Summary



Consistent: Mid Cap

Tata Mid Cap Fund has beaten the Nifty 500 baseline of 3.94%. While slightly under its category benchmark, it has retained top-quartile rankings across most major timeframes historically.



Weak: Sectoral Fund

ICICI Pru Tech Fund is showing a negative XIRR of -3.80%. Highly volatile sectoral funds can lack the downside protection (the 'shock absorber' effect) a long-term portfolio typically benefits from.



Concentrated: Large Cap

HDFC Large Cap represents a significant concentration, at over half the portfolio, alongside underperformance versus its benchmark. This combination is worth discussing further with your advisor.

Next Steps & Tax Alignment

Any future changes to your portfolio should carefully account for applicable Indian tax rules, since taxation varies by holding period and gains realized.

Short-Term Capital Gains (STCG)

Any units held for less than 12 months will attract a 20% tax on the realized gains.

Long-Term Capital Gains (LTCG)

Units held for over 12 months are taxed at 12.5%. However, your first **₹1.25 Lakh** in long-term gains for this financial year remains completely tax-free.

Action: Schedule a review call to discuss your portfolio in detail.