



Vivekam Financial Services

Insights, you shouldnt ignore



Firstly

You own your portfolio,
not the whole market.



Secondly

Status of stocks is more important
than your cost and markets don't
bother about it.



Thirdly

Let's focus only on your stocks,
their strengths or weaknesses and
how you can overcome them.

Portfolio



We have received your portfolio comprising of 49 stocks out of which we have coverage on 46 stocks. And, we are pleased to give our views on most of the stocks owned by you today as below

Scrip Name	Qty	1st Quarter	2nd Quarter	3rd Quarter	Price	Target Price	Action Required
Adani Ports	22	543.00	532.00	532.00	821.80	722.36	Sell
Asian Paints	13	449.00	418.00	418.00	3166.00	3436.35	Switch
Astral	52	1342.00	1352.00	1352.00	2098.05	2711.51	Hold
Axis Bank	93	3046.00	3845.00	3845.00	793.20	879.87	Hold
B P C L	24	2060.00	2160.00	2160.00	382.55	436.10	Hold
Bajaj Auto	3	672.00	642.00	642.00	3778.65	3652.78	Sell
Bajaj Finserv	1	2420.00	2436.00	2436.00	16608.65	23447.36	Hold
Britannia Inds.	3	197.00	187.00	187.00	3317.00	4645.59	Switch
Coal India	56	1252.00	1386.00	1386.00	194.80	187.21	Sell
Dalmia BharatLtd	135	9474.00	8682.00	8682.00	1605.15	2422.95	Switch
Delta Corp	243	66.00	700.00	700.00	330.30	409.56	Hold
Federal Bank	200	1678.00	1792.00	1792.00	99.80	118.53	Hold
GFL	3	-112.00	-84.00	-84.00	79.50	86.73	Switch
Grasim Inds	11	1528.00	1610.00	1610.00	1753.75	2333.24	Hold
Gujarat Fluoroch	3	-4.00	182.00	182.00	2854.00	2434.66	Sell
Gujarat Gas	128	2725.00	2223.00	2223.00	528.00	942.00	Switch
HCL Technologies	32	1364.00	1301.00	1301.00	1169.30	1421.50	Switch
HDFC Bank	131	8094.00	8532.00	8532.00	1501.70	2077.32	Hold
Hero Motocorp	7	1022.00	909.00	909.00	2335.50	2954.85	Switch
Hind. Unilever	21	752.00	784.00	784.00	2175.55	3070.65	Hold
Hindalco Inds.	43	2037.00	2351.00	2351.00	581.05	772.25	Hold
ICICI Bank	197	6367.00	6578.00	6578.00	748.60	1027.05	Hold
Indus Towers	33	651.00	723.00	723.00	220.90	162.40	Sell
Infosys	20	995.00	1024.00	1024.00	1821.75	2286.53	Hold
ITC	265	3122.00	3236.00	3236.00	257.15	239.45	Sell
J & K Bank	333	2078.00	2454.00	2454.00	33.60	16.10	Sell
JBF Industries	62	-410.00	-342.00	-342.00	15.95	19.92	Switch
Jindal Stain. Hi	402	25189.00	29362.00	29362.00	386.35	524.90	Hold
Kotak Mah. Bank	40	1988.00	2142.00	2142.00	1766.10	2459.01	Hold
Larsen & Toubro	46	3303.00	3256.00	3256.00	1827.90	2031.11	Switch

Scrip Name	Qty	1st Quarter	2nd Quarter	3rd Quarter	Price	Target Price	Action Required
Nestle India	1	232.00	198.00	198.00	18211.15	24849.51	Switch
NTPC	132	1869.00	2104.00	2104.00	151.65	193.01	Hold
Parag Milk Foods	531	2331.00	2767.00	2767.00	109.45	132.94	Hold
Power Grid Corpn	69	1594.00	1631.00	1631.00	231.25	282.85	Hold
Reliance Industr	98	8572.00	9390.00	9390.00	2593.00	1658.36	Sell
Sarda Papers	400	-88.00	-116.00	-116.00	10.40	6.52	Sell
SREI Infra. Fin.	609	-124827.00	-77818.00	-77818.00	5.95	23.00	Switch
St Bk of India	114	3876.00	4297.00	4297.00	515.30	732.27	Hold
T N Newsprint	140	-902.00	-244.00	-244.00	194.80	137.33	Sell
TCS	32	3209.00	3303.00	3303.00	3655.10	5187.64	Hold
Tech Mahindra	18	934.00	950.00	950.00	1453.00	1934.74	Hold
Titan Company	12	237.00	303.00	303.00	2484.45	3487.44	Hold
Torrent Power	92	2482.00	2573.00	2573.00	539.35	448.61	Sell
UltraTech Cem.	3	662.00	675.00	675.00	6787.00	9602.11	Hold
UPL	16	802.00	851.00	851.00	814.05	1017.63	Hold
Wipro	44	975.00	973.00	973.00	585.15	824.88	Switch

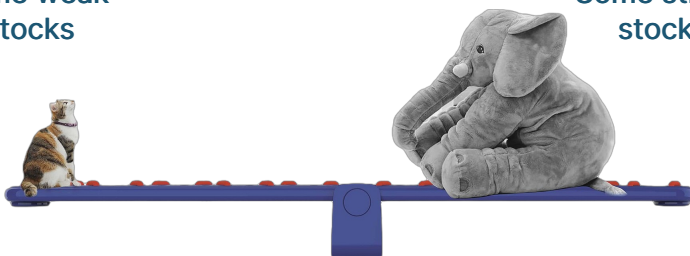
Facts you got to know!

- 1 Your portfolio PE ratio stands at 54.46 while Nifty PE ratio is at 22.49
Further growth is not easy.
- 2 Earnings of your portfolio over Trailing Twelve Months are not rising enough
May be you have not followed due process of stock selection.
- 3 We lose opportunities by not sticking to processes
Know value of your lost opportunity
- 4 Assuming that you are holding this portfolio since 2020
You lost an opportunity equal to 5.30% per year (total of ₹225414)

Retail Portfolios

Some weak
stocks

Some strong
stocks



Combined strength remains weak
Good portfolios will only have strong stocks, at all times.

Dissect your portfolio

	Under Priced	Over Priced	Total
Growing in profits	23	6	29
Falling in Profits	12	5	17
Total	35	11	46

Break Up of Your Portfolio Stocks		
Hold	Under priced & growing. Keep holding.	23
Sell	Over Priced. Sell	11
Switch	Non performing Under priced stocks. Switch	12

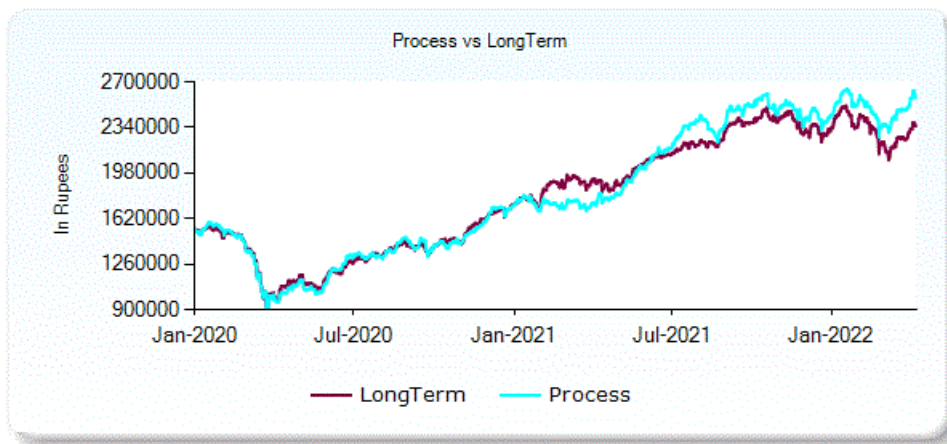
Portfolio Vs Market

Comparison of portfolio PE Ratio with Nifty PE Ratio

Trailing 12 months ->	Last but Second TTM	Last but One TTM	Previous TTM	Latest TTM
Portfolio Earnings	-3782	-14154	42210	42210
Portfolio Value	2125941	2376927	2335590	2298761
Portfolio PE ratio	-562.12	-167.93	55.33	54.46
Nifty PE ration	27.81	24.32	22.89	22.49

Portfolio with PE ratio higher than Nifty implies lower chances to beat Nifty return.

How processes beat bias!



Profit in longterm Investing: ₹829167

Profit in Process Based journey: ₹1054581

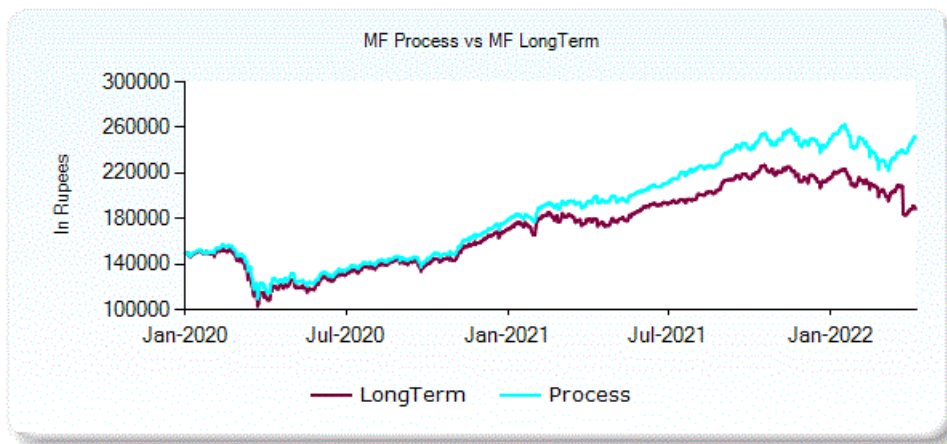
Additional Profit: ₹225414

Follow proven process!

Opportunity lost without rule based investment process

	Date of investment 2020-01-01	Additional Investment	Value of portfolio on 2022-04-07	Profits	Profits%
Long Term Portfolio	1517341	800	2347308	829167	22.59%
Portfolio with Processes	1514617	800	2569998	1054581	27.89%
Additional Profit				225414	5.30%

Your MF Journey Vs Processes



Profit in longterm Investing: ₹39638

Profit in Process Based journey: ₹101313

Additional Profit: ₹61675

How a defined process could have helped

Comparison of Process based journey Vs Long term MF holding

	Date of investment 1/1/2020	Additional Investment	Value of portfolio on 4/7/2022	Profits	Profits%
Long Term Portfolio	148880	0	188518	39638	11%
Portfolio with Processes	149531	0	250844	101313	26%
Additional Profit				61675	15%

How not to lose anymore?



Allow proven processes to identify and include only growth stocks.

PE Ratio

Make sure your portfolio PE ratio, with only good stocks included, is lower than Nifty's.



Drop stocks that are not performing.

Success will follow you by default.

Tested & trusted by 36,000 + Clients,

Our processes keep an eye on all your stocks 24/7 and send out advises..

If stocks report bad performance
To sell

After selling stocks To
buy growth stocks

If stocks reach their Fair prices
To sell

If you wish to invest more To buy
underpriced growth stocks

Process ensures industry diversification

Our system helps you automate execution of advises.

About Vivekam



Vivekam Financial Services Pvt Ltd is a SEBI Registered Investment Advisor (RIA) set up in 2010 offering 100% customised, unbiased investment products for every type of investor. We are currently serving 36,000+ clients directly and through collaborations with brokerages like Motilal Oswal, Sharekhan, Tradewell Securities amongst others. Our proven products and processes have helped investors generate superior returns over the past. We truly have our skin in the game with fees linked to performance of the product.



V.V.K. Prasad,
Founder of Vivekam Financial Services

Pioneered Financial Literacy through TV programs like "Money Money", "MoneyZone" and "Learn to Earn".
Leading a team with combined experience of 107 years in stock markets.

36,000+
Client base



Collaboration with Market Leaders



We work with clients of any of these brokers, seamlessly.

