

## Dear Sir/Madam

We acknowledge the receipt of your current **MF Holdings using MF Central Platform** post your OTP authentication. We reviewed the holdings and have a few interesting insights that you must be aware of. In the name of diversification, many of us build up investments in various MF Schemes.



We are made to believe that the returns from investment models of professional fund managers handling MF are likely to be handsome when compared to Index like Nifty. Mutual Funds invest in diversified portfolios, by nature. Having investments in multiple schemes of different Mutual Funds not only negates the purpose of diversification but also dilutes the possible benefits. For your information, you will probably be surprised to know that you are holding **511** stocks indirectly through your mf investments already.

SCHEME	NAV
Aditya Birla Sun Life Fle..	₹1583.92
Sundaram Mid Cap Fund Reg..	₹1176.26

**Strong**  
**Moderate**  
**Weak**



### Most investors pursue one or a combination of the following to invest in Mutual Funds.



Following Trending Schemes



Advisor Recommendations



Insights from TV Media



Peer Success Stories



Business News Reviews

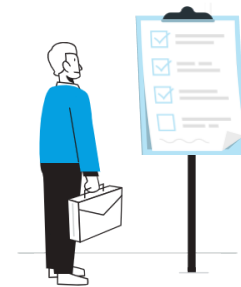


Online Research

Unfortunately, all the above routes may direct you towards a particular Scheme at a given point of time and the same source could be recommending something else later. Doesn't it mean the heads roll in their recommendations?

When that is the case, should they not be telling you to sell a Scheme when a past suggestion is considered to be unworthy?

Unless you can be guided not only in buying but also in selling, you run the risk of building up one time favourites or short term heroes in MFs.



## Comparison Across Time Periods



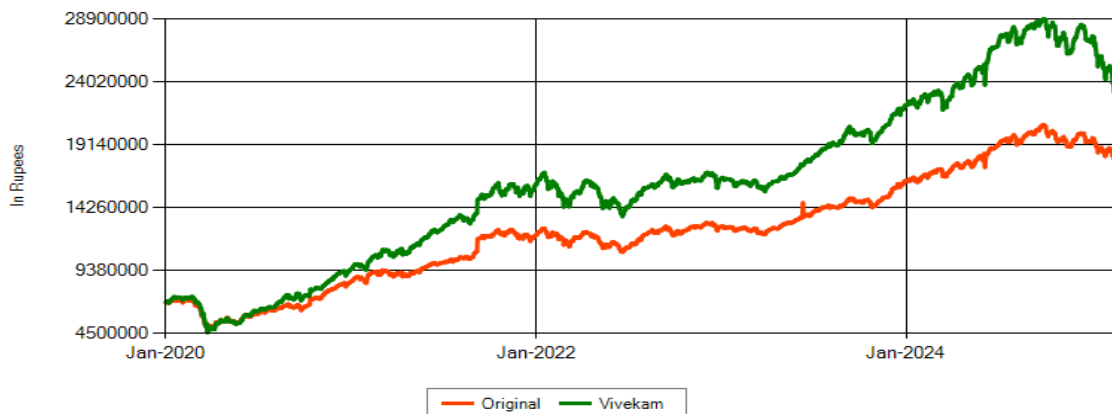
This section shows your MF holdings and compares their performance over different time periods. We also compare how your investments would have fared against alternatives like Nifty, Vivekam's MF Process, and Vivekam's Equity Process.

Period	Your Portfolio	NIFTY	Vivekam MF	Vivekam Equity
2020 Jan - Dec	14.31	15.07	27.48	24.32
2021 Jan - Dec	29.14	23.79	56.24	90.10
2022 Jan - Dec	4.87	4.33	0.98	-14.73
2023 Jan - Dec	28.21	20.09	34.20	45.96
2024 Jan - Dec	18.15	9.20	21.47	1.75
<b>2020 Jan - Current</b>	<b>16.33</b>	<b>12.07</b>	<b>22.87</b>	<b>25.12</b>

## How Vivekam would've boosted your MF.

A rule-based MF process would've led to changes in your holdings by selling underperforming schemes and investing in top-ranked options. Your journey could've unfolded as shown from **2020-01-01** below:

**Your Portfolio vs Vivekam Process**





**₹1,11,02,048**

Profit in long term  
investing

**₹1,61,18,450**

Profit in Process Based  
journey

**₹50,16,402**

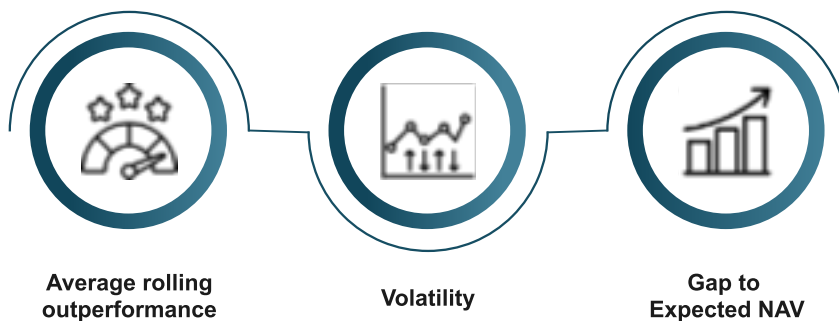
Additional Profit

## Follow proven process!

### Opportunity lost without rule based investment process

	Date of investment 2020-01-01	Additional Investment	Value of portfolio on 2025-02-18	Profit	Profit %
Your Portfolio	69,24,397	0	1,80,26,445	1,11,02,048	16.35%
Portfolio with Process	69,24,397	0	2,30,42,847	1,61,18,450	22.77%
Additional Profit				50,16,402	6.42%

### Ranks based on:



Vivekam's proprietary mutual fund ranking system allows investors to follow rule based advisory that is reliant on rolling returns of mutual and their outperformance over Nifty in the same period. This along with Vivekam's ability as only one in the country to give out eNAV (Expected NAV) for a scheme allows us to identify undervalued and overvalued Mutual fund schemes. For a simple snapshot, these would have been the top ranks as on 2020-01-01

## Top Ranked Schemes on 2020-01-01

Rank	Scheme Name	Nav
1	Mirae Asset Large & Midcap Fund	57.81
2	Nippon India Small Cap Fund	38.99
3	DSP Small Cap Fund	53.86
4	Franklin India Smaller Companies Fund	50.12
5	HDFC Mid-Cap Opportunities Fund	53.64



## Makes Sense. What happens next ?

We have comprehensively reviewed your mutual fund portfolio and have categorized your schemes into strong and weak schemes. Vivekam prides itself on being master into Equity Mutual Fund advisory. Mutual fund schemes that fall into 'Other' categories have been listed as 'Switch' which we believe need to be moved to Equity schemes as diversification is already taken care of within mutual funds and our goal should be for Wealth creation alone. Here are our views

Scheme Name	Value	Rank	Category	Action
Mirae Asset ELSS Tax Saver Fund - Direct Plan - Growth	Rs. 2,64,268	23	ELSS	Switch to MF process to monitor closely
Mirae Asset Midcap Fund- Direct Growth Option	Rs. 7,356	N/A	Equity	Switch to MF process to monitor closely
PGIM India Flexi Cap Fund - Direct Plan - Growth Option	Rs. 60,626	N/A	Equity	Switch to MF process to monitor closely
Sundaram Large Cap Fund Regular Plan - Growth	Rs. 10,31,656	N/A	Equity	Switch to MF process to monitor closely
DSP Small Cap Fund - Regular - Growth	Rs. 5,93,069	20	Equity	Switch to MF process to monitor closely
HDFC Mid-Cap Opportunities Fund - Growth Plan	Rs. 12,74,967	21	Equity	Switch to MF process to monitor closely
DSP Midcap Fund - Direct Plan - Growth	Rs. 82,858	45	Equity	Switch to MF process to monitor closely
ICICI Prudential Bluechip Fund - Growth	Rs. 9,08,390	59	Equity	Switch to MF process to monitor closely
Kotak Flexicap Fund - Growth	Rs. 13,81,294	73	Equity	Switch to MF process to monitor closely
Aditya Birla Sun Life Flexi Cap Fund - Growth - Regular Plan	Rs. 16,78,718	74	Equity	Switch to MF process to monitor closely
SBI BLUE CHIP FUND-REGULAR PLAN GROWTH	Rs. 15,76,096	82	Equity	Switch to MF process to monitor closely
HSBC Large Cap Fund - Regular Growth	Rs. 7,22,937	86	Equity	Switch to MF process to monitor closely
Sundaram Mid Cap Fund Regular Plan - Growth	Rs. 11,70,990	89	Equity	Switch to MF process to monitor closely
Bandhan Flexi Cap Fund - Regular Plan - Growth	Rs. 14,69,705	107	Equity	Switch to MF process to monitor closely
Nippon India Small Cap Fund - Growth Plan - Growth Option	Rs. 3,28,079	2	Equity	Hold & Let Vivekam Monitor for Free
Parag Parikh Flexi Cap Fund - Direct Plan - Growth	Rs. 79,501	8	Equity	Hold & Let Vivekam Monitor for Free

Scheme Name	Value	Rank	Category	Action
BHARAT 22 ETF	Rs. 5,37,574	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
CPSE ETF	Rs. 3,72,503	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
DSP Dynamic Asset Allocation Fund - Direct Plan - Growth	Rs. 68,468	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
Edelweiss Balanced Advantage Fund - Direct Plan-Growth Option	Rs. 7,14,154	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
ICICI Prudential Asset Allocator Fund (FOF) - Growth	Rs. 14,54,138	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
ICICI Prudential Banking and Financial Services Fund - Growth	Rs. 2,90,107	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
ICICI Prudential Nifty 50 Index Fund - Direct Plan Cumulative Option	Rs. 48,828	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
Mirae Asset Nifty Smallcap 250 Momentum Quality 100 ETF	Rs. 83,830	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
Motilal Oswal BSE Financials ex Bank 30 Index Fund(G)-Direct Plan	Rs. 14,555	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
Motilal Oswal S&P 500 Index Fund - Direct Plan Growth	Rs. 24,498	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
Nippon India Banking & Financial Services Fund-Growth Plan-Growth Option	Rs. 91,615	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
Nippon India ETF Gold BeES	Rs. 71,683	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
NJ Balanced Advantage Fund - Direct Plan - Growth Option	Rs. 1,33,925	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>
SBI Balanced Advantage Fund - Direct Plan - Growth	Rs. 14,90,020	N/A	OTHERS	<a href="#">Suggest switch but let Vivekam monitor for free</a>

## Missed Opportunity

You can choose which schemes you would like to pursue with Vivekam Advisory. You have already lost an opportunity of around **Rs. 50,16,402** by not moving away from status quo. Start now with flexibility of choice for peace of mind in your Mutual Fund Portfolio. Let us build wealth together!

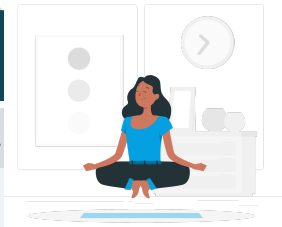
**Rs.50,16,402**



## Mutual Fund Product Charges

We choose to be very transparent with our Mutual Fund Advisory. We always advocate Investors to opt for Direct Plans. Our Direct plan charges are as follows:

AUM at the Time of Investment	Annual Fee	Semi-Annual Fee
Above ₹20 Lakhs	0.75% per year	0.375% per 6 months
Below ₹20 Lakhs	1% per year	0.5% per 6 months



**₹1,22,22,930**  
AUM to be moved to  
Vivekam MF Process

**₹45,836**  
Charges to be paid for  
First 6 Months

**\*For Direct Plan**

**₹0**

**\*For Regular Plan**

## About Us

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.



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

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

**36,000 +** Client base

