



Portfolio Insights

Client :- PLV083

powered by



USER PROFILE

PORTFOLIO VALUE

TOTAL RETURNS TILL DATE (30 May 2005)

Rs 84,507

Rs 1,95,367 (105.34 %)

Outperformed Composite Index by 91.95%

12 STOCKS	6 SECTORS	9 (3.13%) of portfolio TAIL STOCKS (BELOW 1% ALLOCATION)
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HIGHEST STOCK HOLDING: Geojit Finl. Service (86.15%)

HIGHEST SECTOR HOLDING: Finance/NBFC (86.39%)

HIGHEST MARKET CAP HOLDING: Micro Cap (88.4%)

PORTFOLIO CONSTRUCT **Highly Concentrated**

PORTFOLIO INCEPTION DATE: 30 May 2005 (14 Years 2 Months 23 Days)

AVERAGE AGE OF HOLDINGS: 4 Years 7 Months 15 Days

Investment Summary	
Total Bought	Rs 11,23,981
Total Sold	Rs 12,06,896
Realised Gain	Rs 1,83,698
Dividend Received	Rs 27,945
Unrealized Gain	Rs -16,276
Total Return	Rs 1,95,367

Portfolio Holdings and Returns

Company	Quantity	Live Price	Inv.Price	Inv. Value	Unrealized Gain (Rs)	Unrealized Gain (%)	Latest Value	Portfolio Weight
Geojit Finl. Service	3,200	22.75	28	89,600	-16,800	-18.75%	72,800	86.15%
NTPC	61	118.35	59	3,637	3,582	98.47%	7,219	8.54%
Cochin Minerals&Ruti	10	184.00	49	496	1,344	270.71%	1,840	2.18%
Infosys	1	799.55	750	750	50	6.61%	800	0.95%
Dewan Hsg Fin. Corp.	14	45.60	339	4,755	-4,117	-86.57%	638	0.75%
Federal Bank	7	82.20	106	746	-171	-22.89%	575	0.68%
Wipro	1	252.60	261	262	-9	-3.57%	253	0.30%
L&T Finance Holdings	2	96.60	115	231	-38	-16.36%	193	0.23%
South Indian Bank	7	11.02	13	92	-14	-15.79%	77	0.09%
Bhansali Engg. Poly.	1	54.50	64	64	-10	-14.91%	55	0.07%
NHPC	2	23.20	24	50	-3	-6.45%	46	0.05%
SREI Infra Fin	1	10.61	100	100	-89	-89.39%	11	0.01%
Total				1,00,783	-16,276	-16.15%	84,507	

EXECUTIVE SUMMARY

Parameter	What s Working	What s Not Working	Action Required
Returns	Outperformed Composite Index by 91.95%		-
High Risk		High Beta (adjusted) 1.42	<i>High Beta (adjusted)</i> No Stocks.
Liquidity	None of your portfolio stocks seem to have liquidity issues		<i>Stocks where you may face liquidity issues</i> No Stocks
Diversification		Number of Stocks except tail stocks:3 Top 3 Holdings Percentage:96.87% Highest Holding:86.15% Highest Sector:86.39%	-
Quality		97.0% of your portfolio has Excellent Quality	<i>Stocks with Below Average Quality</i> Geojit Finl. Service 86.15% NTPC 8.54% SREI Infra Fin 0.01%
Valuation	88.0% of your portfolio has Very Attractive or Attractive Valuation		<i>Stocks with Expensive or Worse Valuation</i> Cochin Minerals&Ruti 2.18% Infosys 0.95%
Financial Trend		Only 4.0% of your portfolio has Positive or better Financial Trend	<i>Stocks with Negative or Worse Financial Trend</i> Geojit Finl. Service 86.15% NTPC 8.54% Dewan Hsg Fin. Corp. 0.76% SREI Infra Fin 0.01%

RETURNS

Returns Since Inception 105.34%

(Returns include Dividends and Realized Gain since 30 May 2005)

OUTPERFORMED BY 91.95%

COMPOSITE INDEX 3.39%

UNDERPERFORMED BY -350.83

SENSEX 456.17%

TOP HOLDINGS CONTRIBUTION: % of your returns is contributed by **Top 3 Holdings**

DIVIDEND COMPONENT: Total Dividend Contribution (10.43%)

TOP RETURN: **NTPC** has generated highest return in portfolio of **Rs 3,582**

MCAP CONTRIBUTION: 65.42% of your returns is contributed by Micro Cap

SECTOR CONTRIBUTION: 65.95% of your returns is contributed by Finance/NBFC

(Returns include Dividends and Realized Gain since 30 May 2005)

Returns In Different Time Periods

	1 Week	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	Inception
Portfolio Index	1.34%	-9.66%	-20.08%	-13.36%	-42.71%	-38.41%	28.10%	105.34%
Composite index	0.91%	-5.54%	-13.07%	-7.58%	-24.12%	-7.42%	12.58%	13.39%
Sensex	0.28%	-2.55%	-5.24%	3.31%	-3.33%	18.43%	32.43%	456.17%
Mid Cap Index	0.77%	-5.25%	-9.63%	-6.42%	-20.10%	-11.16%	2.15%	309.53%
Small Cap Index	-1.03%	-5.83%	-13.77%	-8.34%	-26.78%	-19.48%	0.42%	191.83%

Contribution By Sector : Finance/NBFC sector has contributed 65.95% to your returns **Contribution By Market Cap : Micro Cap has contributed 65.42% to your returns**

Sector	Total Gain/Loss	Gain/Loss Contribution	MCap Category	Total Gain/Loss	Gain/Loss Contribution
Finance/NBFC	1,76,726	65.95%	Large Cap	14,653	5.47%
Power	5,971	2.23%	Mid Cap	4,724	1.76%
Logistics	2,547	0.95%	Small Cap	661	0.25%
Mining & Minerals	2,010	0.75%	Micro Cap	1,75,323	65.42%
Chemicals	1,889	0.70%			

What is Composite Index

As every portfolio is unique, we create a customized benchmark index basis your portfolio allocation to Large, Mid and Small/Micro cap stocks. Basis your allocations, we virtually invest your investment amount in BSE Sensex, BSE Midcap and BSE Small cap and then track the investments in these indices. The purpose of creating a composite index is so that you always have a right benchmark to compare your returns with.

High Risk

High Beta (adjusted) of 1.42 with sensex

High Beta (adjusted) 1.42

Your Portfolio has a Beta of 1.42 with Sensex

**High Beta portfolios generally rise and fall by a larger proportion than market*

PORTFOLIO 123.38%	COMP INDEX 330.12%	SENSEX 21.49%	High Volatility Portfolio Volatility is in line with both Composite Index and Sensex <i>*Standard Deviation is a measure of riskiness of your portfolio. Higher Standard Deviation signifies higher risk than market</i>
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Low Risk High Return

Portfolio has generated **Superior** risk adjusted returns vs composite index signifying that you have generated higher returns per unit of risk

	Return	Risk Adjusted	Volatility
Portfolio	105.34%	0.85	123.38%
Composite Index	13.39%	0.04	330.12%



Allocation Risk

89.25% of your portfolio is allocated to small or micro cap stocks. These stocks are in general more volatile and are considered riskier

Value at Risk: Rs 33.7 K

There is a 1% chance that on any day your portfolio can lose more than Rs 33.7 K

**We have used 99% confidence interval to measure the extent of loss on any given day. This means that there is a very low probability (1%) that on any day your loss can be higher than the amount mentioned. Please note VAR signifies the minimum loss and not the maximum loss*

How is risk assessed

- â Risk is a very important measure to assess in a portfolio. Many times, investors ignore risk and concentrate only on returns only to realise that in the long run one or two black swan events can potentially wipe out the entire returns
- â Risk is assessed by measuring the Beta (adjusted) of the portfolio movement against benchmark

LIQUIDITY

None of your portfolio stocks seem to have liquidity issues



No Liquidity Issue
100%

Stocks where you may face liquidity issues

⌘ No Stocks

Liquidity issues is due to

- ⌘ Quantity held is more than 7.5% of the stock s 1 month delivery volume or
- ⌘ Stock did not trade on any day in the last 1 month

Why look at Liquidity

While selling stocks with liquidity issues, you may face longer time or you may not get exit at your desired price.

Liquidity Details (Top holdings)

Company	Qnty	Vol 20d avg	Qnty/Vol	Del 20d avg	Qnty/ Del Vol	Days to Liq	Liq Risk	Latest Value	Portfolio Weight
Geojit Finl. Service	3,200	2.32 lacs	1.38%	1.65 lacs	1.94%	0.69	No	72,800	86.15%
NTPC	61	1.57 cr	0.00%	57.81 lacs	0.00%	0.00	No	7,219	8.54%
Cochin Minerals&Ruti	10	1.65 k	0.61%	1.22 k	0.82%	0.30	No	1,840	2.18%
Infosys	1	77.71 lacs	0.00%	47.75 lacs	0.00%	0.00	No	800	0.95%
Dewan Hsg Fin. Corp.	14	3.73 cr	0.00%	36.24 lacs	0.00%	0.00	No	638	0.75%
Federal Bank	7	1.21 cr	0.00%	46.02 lacs	0.00%	0.00	No	575	0.68%
Wipro	1	45.75 lacs	0.00%	18.13 lacs	0.00%	0.00	No	253	0.30%
L&T Finance Holdings	2	1.04 cr	0.00%	19.16 lacs	0.00%	0.00	No	193	0.23%
South Indian Bank	7	64.60 lacs	0.00%	28.92 lacs	0.00%	0.00	No	77	0.09%
Bhansali Engg. Poly.	1	3.71 lacs	0.00%	1.51 lacs	0.00%	0.00	No	55	0.07%
NHPC	2	17.69 lacs	0.00%	9.72 lacs	0.00%	0.00	No	46	0.05%
SREI Infra Fin	1	6.77 lacs	0.00%	3.28 lacs	0.00%	0.00	No	11	0.01%

What is Liquidity assessed?

Liquidity issues are assessed basis the quantity held by you and the trading pattern of the stock where

- ⌘ Quantity held is more than 7.5% of the stock s 1 month delivery volume or
- ⌘ Stock did not trade on any day in the last 1 month

DIVERSIFICATION

Highly Concentrated

PORTFOLIO CONSTRUCT

Number of Stocks except tail stocks:	3
Top 3 Holdings Percentage:	96.87%
Highest Holding:	86.15%
Highest Sector:	86.39%
Allocation Large Cap:	9.84%

A Highly Concentrated portfolio carries high risk of an adverse effect on value of portfolio due to adverse movement in any one holding. However, concentration will positively benefit the value of portfolio in case of favourable movement in one stock as well.

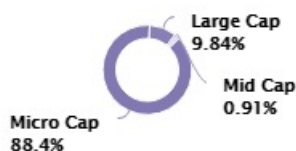
Sectors:



Finance/NBFC stocks form 86.39% of your portfolio

High Concentration in top Sector: A large part of your holdings are concentrated in a single sector. This exposure you to sudden macro events related to the sector which may adversely affect your portfolio. Weight in top sector for a well-diversified portfolio is suggested below 10%

Market Cap:



Micro Cap stocks form 88.4% of your portfolio

Very Low allocation to Large cap stocks: A very small part of your holdings are allocated to Large cap stocks. While it is believed that mid and small cap stocks have a higher potential for better returns they also are considered riskier than most Large cap stocks. Allocation to Large cap stocks for a well-diversified portfolio is suggested above 70%

Top Holdings:



Top 3 stocks form 96.87% of your portfolio

High Concentration in top 3 holdings: A large part of your holdings are concentrated in a few stocks. This exposes your portfolio to adverse news or development related to your larger bets. Weight in top 3 holdings for a well-diversified portfolio is suggested below 30%

Number of stocks except tail stocks 3

Concentrated Portfolio: Your portfolio is concentrated in a few stocks. While a concentrated portfolio may have the potential to generate superior returns, it also carries risk of erosion of wealth due to adverse movement in few of your larger positions. Range of stock holdings for a well-diversified portfolio is in the range of 21-25 stocks with at least 1% allocation in each.

Tail Stocks in Portfolio: 9

Stock in which your holding is below 1% of your portfolio value are categorized as tail stocks. Neither these stocks add to your diversification nor they affect your overall portfolio returns.

Highest Holding: 86.15%

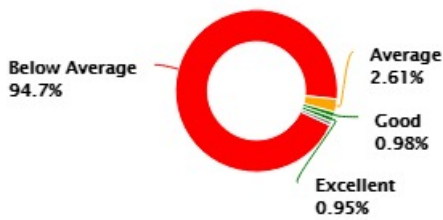
High Concentration in Top Holding: A very large part of your portfolio is invested in a single stock. Any adverse news or movement in that stock, will have a significant impact on your portfolio. Weight in top holding for a well-diversified portfolio is suggested below 10%

How is diversification assessed

- Diversification is one of the most important factor while assessing the construct of the portfolio as it assesses whether an adverse movement in a few stocks can have a major impact on the portfolio
- We not only look at the number of stocks but also your allocation to Sectors, Market Caps and holdings
- We exclude tail stocks while studying number of stocks; tail stocks are the ones with less than 1% allocation in portfolio

QUALITY

97.0% of your portfolio has Excellent Quality



Stocks with Below Average Quality

- â Geojit Finl. Service 86.15%
- â NTPC 8.54%
- â SREI Infra Fin 0.01%

Stocks with Excellent Quality

- â Infosys 0.95%

Why look at Quality

Quality signifies long term financial performance of a company vis-à-vis its competitors in the industry. We believe high quality companies with consistent record of financial performance will reward investors in the long run.

For Quality Details kindly refer the Annexures [Click Here](#)

What is Quality

- â Quality signifies long term financial performance of a company.
- â Our methodology uses multiple long-term data points across Business Quality and Management Quality
- â Factors like Management Risk, Growth and Capital Structure
- â We have also looked at various Hygiene factors to flag off Management Risk.
- â While We have looked at Relative measure across all the listed companies but the measure is pretty stable.
- â We have seen a high correlation between a company's Quality and its long term stock price performance.

VALUATION

88.0% of your portfolio has Very Attractive or Attractive Valuation



Stocks with Expensive or Worse Valuation

- Cochin Minerals&Ruti 2.18%
- Infosys 0.95%

Stocks with Attractive or Better Valuation

- Geojit Finl. Service 86.15%
- Federal Bank 0.68%
- Wipro 0.3%
- L&T Finance Holdings 0.23%
- South Indian Bank 0.09%
- 2 more stocks (0.07%)

Why look at Valuation

Valuation refers to attractiveness of the company at its current stock price by looking at its past financial performance and valuation matrices. We believe valuation helps the investor to estimate the timing of entry and exit in stocks.

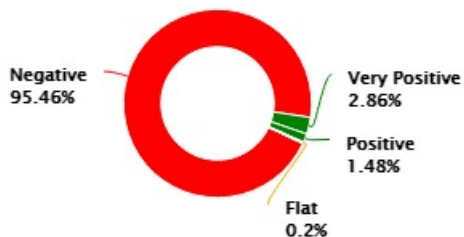
For Valuation Details kindly refer the Annexures [Click Here](#)

What is Valuation?

- Valuation signifies the attractiveness of the company's share at its current stock price
- A good company trading at expensive multiples may not yield the desired returns for your investment, hence, looking at valuation becomes very important
- To analyse valuation, we look at the company's historical multiples as well as relative multiples to market and industry
- We have looked at many variables including asset based valuations to make the measure more stable and meaningful.

FINANCIAL TREND

4.0% Only of your portfolio has Positive or better Financial Trend



Stocks with Negative or Worse Financial Trend

- â Geojit Finl. Service 86.15%
- â NTPC 8.54%
- â Dewan Hsg Fin. Corp. 0.76%
- â SREI Infra Fin 0.01%

Stocks with Positive or Better Financial Trend

- â Cochin Minerals&Ruti 2.18%
- â Federal Bank 0.68%

Why look at Financial Trend

Financial trend analyses result of the company in the recent quarters. We believe companies which have been trending higher on financial trend in the latest periods have potential to generate returns in the short term.

For Financial Trend Details kindly refer the Annexures [Click Here](#)

What is Financial Trend?

- â Financial trend analyses result of the company in the recent quarters
- â We employ a unique trigger based approach and grade the financial performance of the company in their latest results by looking at its past performance and also the industry peers
- â Our methodology analyses the latest financials of the company across multiple parameters and runs over 200 formulas on each set of financial results including quarterly results, profit and loss account, balance sheet, cash flow statement and shareholding pattern.
- â Grade Scale: Outstanding, Very Positive, Positive, Flat, Negative, Very Negative

Mojos

Company	Sector	Quality	Valuation	Fin Trend	Fin Trend Score	Portfolio Weight	Latest Value
NTPC	Power	Below Average	Fair	Negative	-7	8.54%	7,219
SREI Infra Fin	Finance/NBFC	Below Average	Very Attractive	Negative	-14	0.01%	11
Cochin Minerals&Ruti	Chemicals	Average	Expensive	Very Positive	26	2.18%	1,840
Dewan Hsg Fin. Corp.	Finance - Housing	Does not qualify	Does not qualify	Negative	-9	0.75%	638
Infosys	IT - Software	Excellent	Expensive	Positive	9	0.95%	800
NHPC	Power	Average	Fair	Flat	-2	0.05%	46
South Indian Bank	Private Banks	Average	Very Attractive	Flat	-4	0.09%	77
Wipro	IT - Software	Good	Attractive	Positive	6	0.30%	253
Federal Bank	Private Banks	Good	Attractive	Very Positive	25	0.68%	575
L&T Finance Holdings	Finance/NBFC	Average	Very Attractive	Positive	10	0.23%	193
Bhansali Engg. Poly.	Chemicals	Average	Attractive	Flat	5	0.07%	55
Geojit Finl. Service	Finance/NBFC	Below Average	Very Attractive	Negative	-11	86.15%	72,800

Ratios

Company	Sector	Mcap Type	Div Yield	PE (TTM)	Industry PE	ROE	Debt to Equity	Price to Book(P/BV)
NTPC	Power	Large Cap	6.21%	9.92	17.28	10.95%	1.26	1.09
SREI Infra Fin	Finance/NBFC	Micro Cap	4.59%	1.41	26.51	11.84%	6.48	0.13
Cochin Minerals&Ruti	Chemicals	Micro Cap	0.00%	19.97	30.17	10.44%	0.36	2.08
Dewan Hsg Fin. Corp.	Finance - Housing	Small Cap	0.00%	NA	21.67	-12.79%	5.03	0.18
Infosys	IT - Software	Large Cap	2.76%	21.67	18.82	23.72%	0.40	5.20
NHPC	Power	Large Cap	3.95%	8.44	17.28	9.50%	0.72	0.80
Wipro	IT - Software	Large Cap	0.30%	16.49	18.82	15.96%	0.50	2.71
L&T Finance Holdings	Finance/NBFC	Mid Cap	2.04%	8.78	26.51	16.55%	2.66	1.46
Bhansali Engg. Poly.	Chemicals	Micro Cap	0.52%	18.52	30.17	17.29%	0.07	3.20
Geojit Finl. Service	Finance/NBFC	Micro Cap	4.43%	19.13	26.51	6.36%	0.00	1.00
				Price to Adj BV	Industry Avg	ROA	Net NPA (%)	Cap Adequacy
South Indian Bank	Private Banks	Small Cap	2.20%	0.39	3.41	0.32%	3.41%	9.70%
Federal Bank	Private Banks	Mid Cap	1.65%	1.27	1.49	0.86%	1.49%	13.04%

Return Contribution

Company	Sector	Market Cap (Rs Cr)	Category	Unrealized Gain (Rs)	Unrealized Gain (%)	Unrealized Gain Contri	Portfolio Weight	Latest Value
NTPC	Power	1,16,657	Large Cap	3,582.00	98.47%	3.55%	8.54%	7,219
SREI Infra Fin	Finance/NBFC	541	Micro Cap	-89.00	-89.39%	0.09%	0.01%	11
Cochin Minerals&Ruti	Chemicals	156	Micro Cap	1,344.00	270.71%	1.33%	2.18%	1,840
Dewan Hsg Fin. Corp.	Finance - Housing	1,473	Small Cap	-4,117.00	-86.57%	-4.09%	0.75%	638
Infosys	IT - Software	3,41,520	Large Cap	50.00	6.61%	0.05%	0.95%	800
NHPC	Power	23,254	Large Cap	-3.00	-6.45%	0.00%	0.05%	46
South Indian Bank	Private Banks	2,027	Small Cap	-14.00	-15.79%	0.01%	0.09%	77
Wipro	IT - Software	1,52,514	Large Cap	-9.00	-3.57%	0.01%	0.30%	253
Federal Bank	Private Banks	16,723	Mid Cap	-171.00	-22.89%	0.17%	0.68%	575
L&T Finance Holdings	Finance/NBFC	19,575	Mid Cap	-38.00	-16.36%	0.04%	0.23%	193
Bhansali Engg. Poly.	Chemicals	955	Micro Cap	-10.00	-14.91%	0.01%	0.07%	55
Geojit Finl. Service	Finance/NBFC	539	Micro Cap	-16,800.00	-18.75%	-16.67%	86.15%	72,800

Quality - Efficiency

Company (Non Banks)	Result	ROCE		Operating profit margin			
		Company	Industry	Company	Industry		
NTPC	10th Aug	5.58%	7.72%	25.22%	35.23%		
SREI Infra Fin	7th Aug	11.47%	9.64%	77.80%	41.09%		
Cochin Minerals&Ruti	15th Jul	15.72%	16.72%	6.43%	15.50%		
Dewan Hsg Fin. Corp.	22nd Jul	9.78%	10.52%	63.43%	62.24%		
Infosys	12th Jul	32.40%	32.37%	24.39%	22.56%		
NHPC	9th Aug	11.80%	7.72%	54.88%	35.23%		
Wipro	17th Jul	19.16%	32.37%	19.68%	22.56%		
L&T Finance Holdings	19th Jul	10.39%	0.00%	73.37%	0.00%		
Bhansali Engg. Poly.	3rd Aug	58.31%	16.72%	13.12%	15.50%		
Geojit Finl. Service	7th Aug	12.63%	0.00%	19.11%	0.00%		
Company (Banks)		Gross NPA (%)		NIM		Advance Deposit Growth	
		Company	Industry	Company	Industry	Company	Industry
South Indian Bank	25th Jul	4.92%	4.24%	2.33%	3.32%	13.05%	18.75%
Federal Bank	16th Jul	2.92%	4.24%	2.75%	3.32%	20.21%	18.75%

Quality - Growth

Company	Result	Net Sales		Net Profit		Operating Profit	
		Company	Industry	Company	Industry	Company	Industry
NTPC	10th Aug	8.21%	8.96%	13.60%	20.07%	5.10%	5.02%
SREI Infra Fin	7th Aug	18.27%	18.10%	28.95%	25.56%	20.41%	27.30%
Cochin Minerals&Ruti	15th Jul	36.16%	19.94%	305.93%	45.71%	89.45%	40.08%
Dewan Hsg Fin. Corp.	22nd Jul	19.95%	20.81%	-183.55%	13.67%	-12.46%	21.21%
Infosys	12th Jul	17.23%	15.28%	-3.89%	13.86%	6.75%	16.71%
NHPC	9th Aug	17.60%	8.96%	-29.36%	20.07%	21.81%	5.02%
South Indian Bank	25th Jul	11.04%	21.83%	-26.09%	6.90%	-20.32%	22.68%
Wipro	17th Jul	8.32%	15.28%	12.51%	13.86%	11.84%	16.71%
Federal Bank	16th Jul	17.08%	21.83%	41.54%	6.90%	24.75%	22.68%
L&T Finance Holdings	19th Jul	26.70%	0.00%	77.44%	0.00%	40.54%	0.00%
Bhansali Engg. Poly.	3rd Aug	88.04%	19.94%	182.17%	45.71%	143.16%	40.08%
Geojit Finl. Service	7th Aug	-13.85%	0.00%	-53.26%	0.00%	-42.93%	0.00%

Quality - Size

Company	Result	Market Cap		Net Sales		Net Profit	
		Value (Rs Cr)	% of Industry	Value (Rs Cr)	% of Industry	Value (Rs Cr)	% of Industry
NTPC	10th Aug	1,33,922	34.17%	90,307	8.96%	11,749	20.07%
SREI Infra Fin	7th Aug	1,499	0.17%	6,567	18.10%	486	25.56%
Cochin Minerals&Ruti	15th Jul	146	0.12%	223	19.94%	5	45.71%
Dewan Hsg Fin. Corp.	22nd Jul	4,723	1.03%	13,023	20.81%	-1,036	13.67%
Infosys	12th Jul	3,24,305	19.46%	82,676	15.28%	15,405	13.86%
NHPC	9th Aug	24,861	6.34%	8,154	8.96%	1,706	20.07%
South Indian Bank	25th Jul	2,993	0.18%	6,876	21.83%	247	6.90%
Wipro	17th Jul	1,53,714	9.23%	59,018	15.28%	9,003	13.86%
Federal Bank	16th Jul	19,135	1.18%	11,419	21.83%	1,243	6.90%
L&T Finance Holdings	19th Jul	30,471	3.37%	12,900	0.00%	2,226	0.00%
Bhansali Engg. Poly.	3rd Aug	1,214	1.00%	1,443	19.94%	46	45.71%
Geojit Finl. Service	7th Aug	984	0.11%	287	0.00%	34	0.00%

Valuation

Company	Valuation	PE Ratio		EV to EBIDTA		PEG Ratio
		Current	Historical	Current	Historical	Current
NTPC	Fair	9.92	12.65	10.82	10.93	0.00
SREI Infra Fin	Very Attractive	1.41	15.77	4.54	7.26	0.00
Cochin Minerals&Ruti	Expensive	19.97	37.42	9.69	29.47	0.04
Dewan Hsg Fin. Corp.	Does not qualify	-1.41	10.52	4.47	7.19	0.00
Infosys	Expensive	21.67	16.94	15.12	11.84	0.00
NHPC	Fair	8.44	10.87	9.48	11.77	0.54
Wipro	Attractive	16.49	15.85	10.49	10.36	1.09
L&T Finance Holdings	Very Attractive	8.78	19.39	4.55	10.75	0.17
Bhansali Engg. Poly.	Attractive	18.52	21.79	11.63	12.82	0.00
Geojit Finl. Service	Very Attractive	19.13	28.52	2.07	15.60	0.00
Company (Banks)	Valuation	Price to Adj Book Value				
		Current	Historical			
South Indian Bank	Very Attractive	0.68	1.11			
Federal Bank	Attractive	1.40	1.95			

Financial Trend

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
NTPC	10th Aug	Negative	-7	<p>6 What is working for the Company</p> <ul style="list-style-type: none"> • DPS(Y) Highest at Rs 6.08 • PAT(HY) At Rs 6,953.11 cr has Grown at 26.11 % • DPR(Y) Highest at 51.20 % • NET SALES(Q) Highest at Rs 24,192.59 cr 	<p>-13 What is not working for the Company</p> <ul style="list-style-type: none"> • OPERATING CF(Y) Lowest at Rs 16,030.47 Cr • ROCE(HY) Lowest at 7.17 % • OPERATING PROFIT TO INTEREST (Q) Lowest at 4.12 times • CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 2,144.34 cr • DEBT-EQUITY RATIO(HY) Highest at 1.26 times • INVENTORY TURNOVER RATIO(HY) Lowest at 11.31 times • INTEREST(Q) Highest at Rs 1,565.26 cr
SREI Infra Fin	7th Aug	Negative	-14	<p>2 What is working for the Company</p> <ul style="list-style-type: none"> • OPERATING CF(Y) Highest at Rs 1,399.56 Cr 	<p>-16 What is not working for the Company</p> <ul style="list-style-type: none"> • PAT(Q) At Rs 42.69 cr has Fallen at -64.9 % • PBT LESS OI(Q) Lowest at Rs 71.37 cr. • DPR(Y) Lowest at 5.17 % • INVENTORY TURNOVER RATIO(HY) Lowest at 0.00 times • DEBTORS TURNOVER RATIO(HY) Lowest at 23.26 times • EPS(Q) Lowest at Rs 0.85
Cochin Minerals&Ruti	15th Jul	Very Positive	26	<p>26 What is working for the Company</p> <ul style="list-style-type: none"> • ROCE(HY) Highest at 14.90 % • NET SALES(Q) At Rs 69.71 cr has Grown at 59.64 % • DEBTORS TURNOVER RATIO(HY) Highest at 31.29 times • PBDIT(Q) Highest at Rs 7.37 cr. • PBT LESS OI(Q) Highest at Rs 6.04 cr. • PAT(Q) Highest at Rs 3.24 cr. • EPS(Q) Highest at Rs 4.14 	<p>0 What is not working for the Company</p>
Dewan Hsg Fin. Corp.	22nd Jul	Negative	-9	<p>2 What is working for the Company</p> <ul style="list-style-type: none"> • DEBTORS TURNOVER RATIO(HY) Highest at 2,788.84 times 	<p>-11 What is not working for the Company</p> <ul style="list-style-type: none"> • PAT(Q) At Rs -2,223.41 cr has Fallen at -1754.9 % • PBDIT(Q) Lowest at Rs -544.42 cr. • OPERATING PROFIT TO NET SALES (Q) Lowest at -17.52% • PBT LESS OI(Q) Lowest at Rs -2,911.27 cr. • EPS(Q) Lowest at Rs -70.85
Infosys	12th Jul	Positive	9	<p>9 What is working for the Company</p> <ul style="list-style-type: none"> • OPERATING CF(Y) Highest at Rs 14,841.00 Cr • ROCE(HY) Highest at 32.40 % • NET SALES(Q) Highest at Rs 21,803.00 cr • DPR(Y) Highest at 60.52 % • DEBTORS TURNOVER RATIO(HY) Highest at 5.58 times 	<p>0 What is not working for the Company</p>
NHPC	9th Aug	Flat	-2	<p>5 What is working for the Company</p> <ul style="list-style-type: none"> • NET SALES(HY) At Rs 4,371.63 cr has Grown at 33.47 % • PBT LESS OI(Q) At Rs 880.82 cr has Grown at 24.84 % 	<p>-7 What is not working for the Company</p> <ul style="list-style-type: none"> • PAT(HY) At Rs 604.52 cr has Grown at -38.29 % • CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 390.63 cr

Financial Trend

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
South Indian Bank	25th Jul	Flat	-4	5 What is working for the Company <ul style="list-style-type: none"> • INTEREST EARNED(Q) Highest at Rs 1,894.85 cr • NII(Q) Highest at Rs 535.66 cr • CASH AND CASH EQUIVALENTS(HY) Highest at Rs 3,661.82 cr 	-9 What is not working for the Company <ul style="list-style-type: none"> • GROSS NPA(Q) Highest at 4.96 % • DPS(Y) Lowest at Rs 0.25 • DPR(Y) Lowest at 18.28 % • NON-OPERATING INCOME(Q) is 161.53 % of Profit Before Tax (PBT)
Wipro	17th Jul	Positive	6	10 What is working for the Company <ul style="list-style-type: none"> • OPERATING CF(Y) Highest at Rs 11,631.60 Cr • PAT(HY) At Rs 4,871.10 cr has Grown at 24.14 % • ROCE(HY) Highest at 18.59 % • CASH AND CASH EQUIVALENTS(HY) Highest at Rs 15,852.90 cr • DEBT-EQUITY RATIO(HY) Lowest at 0.17 times 	-4 What is not working for the Company <ul style="list-style-type: none"> • INTEREST(HY) At Rs 411.40 cr has Grown at 28.72%
Federal Bank	16th Jul	Very Positive	25	28 What is working for the Company <ul style="list-style-type: none"> • NII(Q) Highest at Rs 1,154.17 cr • OPERATING CF(Y) Highest at Rs 8,170.89 Cr • INTEREST EARNED(Q) Highest at Rs 3,229.30 cr • PAT(Q) Highest at Rs 384.21 cr. • CASH AND CASH EQUIVALENTS(HY) Highest at Rs 6,419.17 cr • PBDIT(Q) Highest at Rs 391.24 cr. • PBT LESS OI(Q) Highest at Rs 199.20 cr. • EPS(Q) Highest at Rs 1.93 	-3 What is not working for the Company <ul style="list-style-type: none"> • NON-OPERATING INCOME(Q) is 66.28 % of Profit Before Tax (PBT)
L&T Finance Holdings	19th Jul	Positive	10	11 What is working for the Company <ul style="list-style-type: none"> • PAT(HY) At Rs 1,096.37 cr has Grown at 33.63 % • PBDIT(Q) Highest at Rs 2,586.38 cr. • DEBTORS TURNOVER RATIO(HY) Highest at 110.26 times • NET SALES(Q) Highest at Rs 3,594.54 cr 	-1 What is not working for the Company <ul style="list-style-type: none"> • DPR(Y) Lowest at 8.98 %
Bhansali Engg. Poly.	3rd Aug	Flat	5	11 What is working for the Company <ul style="list-style-type: none"> • NET SALES(Q) At Rs 313.32 cr has Grown at 55.35 % • PBDIT(Q) Highest at Rs 29.10 cr. • PBT LESS OI(Q) Highest at Rs 26.88 cr. • PAT(Q) Highest at Rs 21.93 cr. • EPS(Q) Highest at Rs 1.32 	-6 What is not working for the Company <ul style="list-style-type: none"> • PAT(HY) At Rs 24.82 cr has Grown at -45.29 %
Geojit Finl. Service	7th Aug	Negative	-11	2 What is working for the Company <ul style="list-style-type: none"> • DPR(Y) Highest at 67.21 % • CASH AND CASH EQUIVALENTS(HY) Highest at Rs 338.25 cr 	-13 What is not working for the Company <ul style="list-style-type: none"> • OPERATING CF(Y) Lowest at Rs 37.92 Cr • PAT(Q) At Rs 5.30 cr has Fallen at -38.1 % • EPS(Q) Lowest at Rs 0.13

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