



# Portfolio Review Services

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PORTFOLIO REVIEW AS ON: **Mar '25**

For Disclaimer Visit: [www.turtlewealth.in](http://www.turtlewealth.in) |  
SEBI Registration no. Portfolio Manager: INP000006758 |

# Safe Harbor

- **This Portfolio Review is for Investors Seeking** unbiased review using the proprietary Quant models of Turtle Wealth.
  - ✓ Non Emotional and Unbiased Review
  - ✓ Outperformance of Portfolio vs Markets.
  - ✓ Growth Driven Approach

## There are only 2 Types of Investors who make money in Markets

1. Who Believes In  
**STORY & INTUITION**



2. Who Believes In  
**DATA & LOGIC**



**Portfolio Review is for the 2nd type of Investor  
who believes in “Logic and data”.**

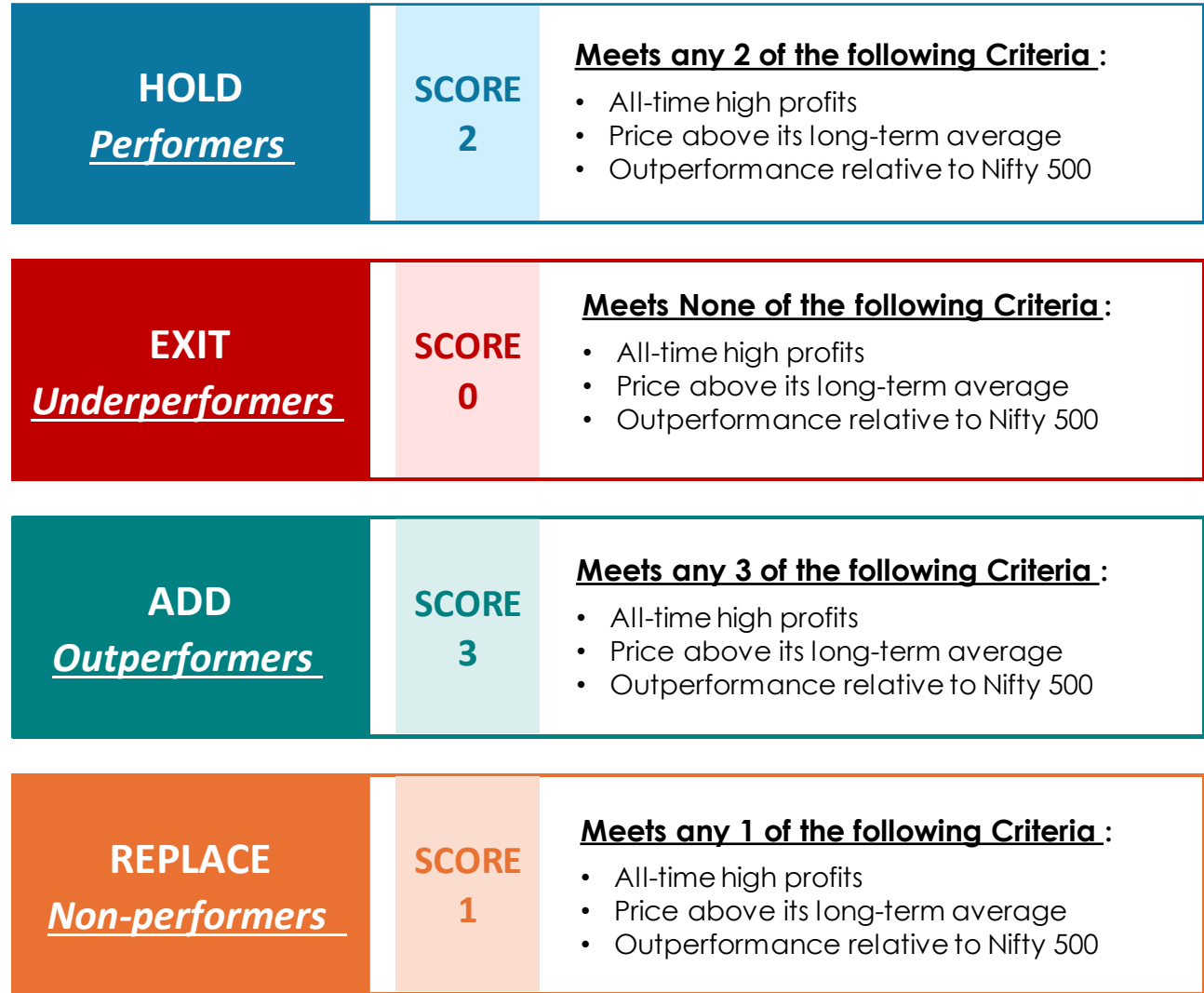
- This report reflects current company conditions and may change. It's designed with a 3+ year outlook, not short-term factors. Please consult Turtle Wealth experts before making investment decisions.



# Our H.E.A.R Review Process

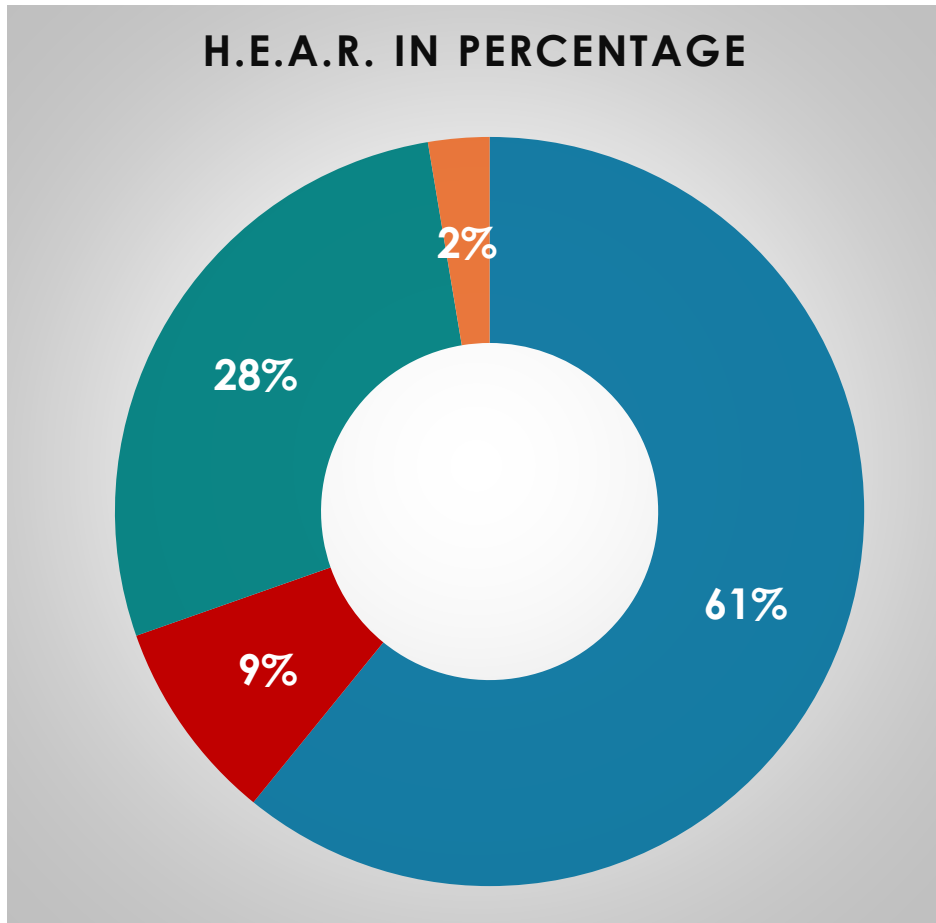


**Portfolio Review**





# Portfolio Summary



## PORTFOLIO RATING

TOTAL PORTFOLIO VALUE	11,84,33,773.32
TOTAL NUMBER OF HOLDINGS	55
TOTAL HOLD VALUE	7,20,75,685
TOTAL EXIT VALUE	1,03,77,927
TOTAL ADD VALUE	3,28,54,272
TOTAL REPLACE VALUE	31,25,889
OTHER FINANCIAL INSTRUMENTS	0

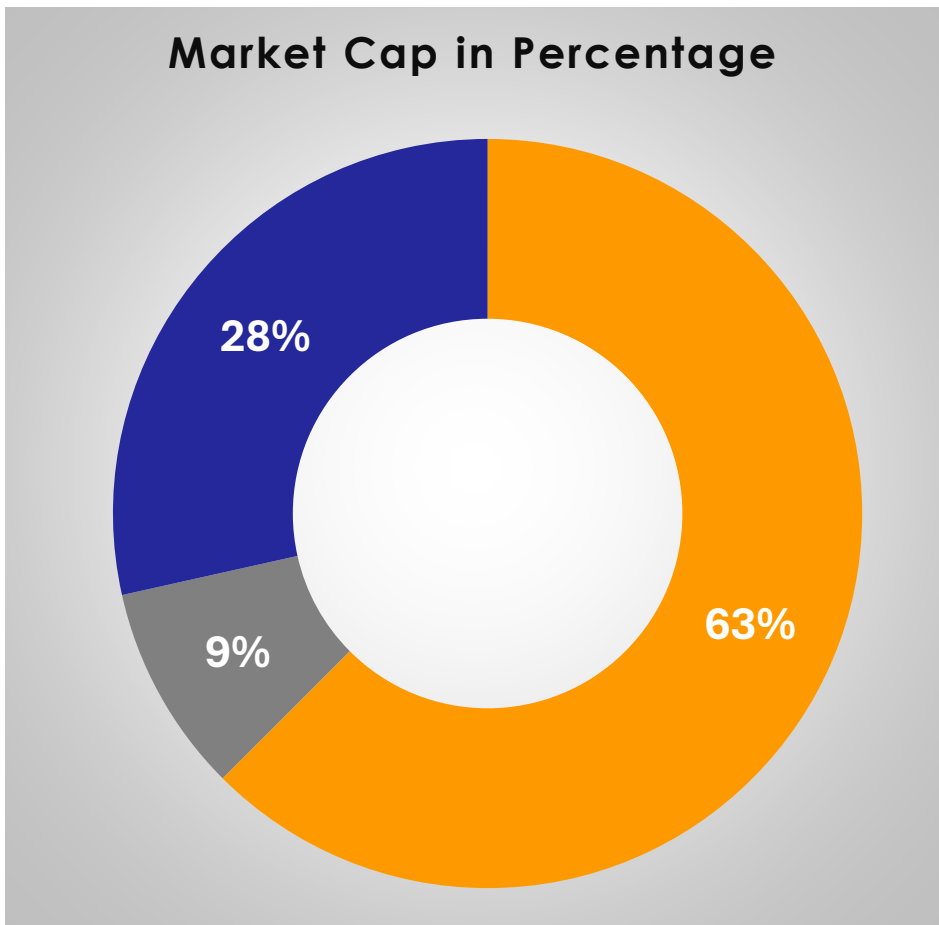
### PORTFOLIO RATING LEGEND:

GOOD - 

AVERAGE - 

BAD - 

# Stock classification



## MARKET CAP CATEGORIZATION

CATEGORY	NUMBER OF STOCKS	VALUE
LARGE CAP	7	7,20,75,685
MIDCAP	12	1,03,77,927
SMALL CAP	36	3,28,54,272

**RISK ALLOCATION**

28% of your portfolio is allocated to small or micro cap stocks . These stocks are in general more volatile and are considered riskier



# Data & Findings

## TOP 5 STOCK ALLOCATION

NAME	VALUE	ALLOCATION
CYIENT	1,97,16,375	16.65%
LT	1,31,60,046	11.11%
STAR	1,08,80,725	9.19%
LALPATHLAB	92,31,107	7.79%
JSWENERGY	84,37,145	7.12%

## STOCKS ABOVE 1% HOLDING

NUMBERS	TOTAL VALUE	PERCENTAGE
19	10,46,11,802	88.33%

## STOCKS BELOW 1% HOLDING

NUMBERS	TOTAL VALUE	PERCENTAGE
36	1,38,21,971	11.67%

**HOLD**  
*Performers*

## HOLD STOCKS - % AND VALUE

NUMBERS	TOTAL VALUE	PERCENTAGE
23	7,20,75,685	60.86%

**EXIT**  
*Underperformers*

## EXIT STOCKS - % AND VALUE

NUMBERS	TOTAL VALUE	PERCENTAGE
13	1,03,77,927	8.76%

**ADD**  
*Outperformers*

## ADD STOCKS - % AND VALUE

NUMBERS	TOTAL VALUE	PERCENTAGE
15	3,28,54,272	27.74%

**REPLACE**  
*Non-performers*

## REPLACE STOCKS - % AND VALUE

NUMBERS	TOTAL VALUE	PERCENTAGE
4	31,25,889	2.64%

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# Allocation Case Study

## CASE 01

ALLOCATION	STOCK GAIN	TOTAL RETURN
0.50%	21x	10.00%
1.00%	11x	10.00%
10.00%	2x	10.00%

**Conclusion :** For getting the same 10% return , stock with allocation of 10% will increase by only 2x

## CASE 02

ALLOCATION	STOCK GAIN	TOTAL RETURN
0.50%	11x	5.00%
1.00%	11x	10.00%
10.00%	11x	100.00%

**Conclusion :** Conviction matters

## CASE 03

ALLOCATION	STOCK GAIN	TOTAL RETURN
5.50%	10x	49.50%
6.00%	10x	54.00%
6.50%	10x	58.50%

**Conclusion :** 0.5% also matters



# Our Observation

## 01

The **top five allocations** currently account for **52%** of the portfolio. You can adjust the portfolio so that the **top five allocations account for only 50%** of the portfolio.

The portfolio is currently **rated 2 stars**.

## 02

The portfolio has **55 holdings**. Out of these, **exit 13 stocks, hold 23 stocks, add 15 stocks, and replace 4 stocks**.

## 03

There are **36 stocks with less than 1% allocations, totaling 1.38 crore**. Consider **reallocating these stocks**, as their potential increase would not significantly impact overall portfolio performance.

## 04

Considering your current portfolio composition, **CYIENT has a significantly high allocation**. It would be prudent to **consider trimming this holding**.

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# Stock Specific Action Details

Stock Name	*Market Cap	Quantity	Rate	Valuation at Current Market Price	Allocation	SCORE	H.E.A.R
INFY	Large Cap	1748	1,527	26,69,633	2.25%	2	HOLD
RELIANCE	Large Cap	94	2,883	2,71,002	0.23%	2	HOLD
YESBANK	Mid Cap	121	24	2,898	0.00%	2	HOLD
NHPC	Mid Cap	2889	100	2,88,322	0.24%	2	HOLD
JSWENERGY	Mid Cap	11300	747	84,37,145	7.12%	2	HOLD
SJVN	Mid Cap	8631	131	11,32,819	0.96%	2	HOLD
SAIL	Mid Cap	6536	150	9,79,420	0.83%	2	HOLD
ASTRAL	Mid Cap	225	2,386	5,36,760	0.45%	2	HOLD
AMBER	Small Cap	1134	4,107	46,56,771	3.93%	2	HOLD
IFCI	Small Cap	11500	61	7,01,155	0.59%	2	HOLD
ORIENTHOT	Small Cap	2814	140	3,93,397	0.33%	2	HOLD
ISMTLTD	Small Cap	10500	129	13,49,775	1.14%	2	HOLD
HAPPSTMNDS	Small Cap	108	917	99,041	0.08%	2	HOLD
PUNJABCHEM	Small Cap	2621	1,368	35,86,576	3.03%	2	HOLD
RCF	Small Cap	1782	194	3,45,886	0.29%	2	HOLD
NATIONALUM	Small Cap	20200	190	38,36,990	3.24%	2	HOLD
MOREPENLAB	Small Cap	333	55	18,372	0.02%	2	HOLD
LALPATHLAB	Small Cap	3434	2,688	92,31,107	7.79%	2	HOLD

\* Source: AMFI

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# Stock Specific Action Details

Stock Name	*Market Cap	Quantity	Rate	Valuation at Current Market Price	Allocation	SCORE	H.E.A.R
HFCL	Small Cap	1750	117	2,04,313	0.17%	2	HOLD
SCI	Small Cap	2889	261	7,54,318	0.64%	2	HOLD
STAR	Small Cap	11500	946	1,08,80,725	9.19%	2	HOLD
AARTIIND	Small Cap	2814	705	19,82,885	1.67%	2	HOLD
CYIENT	Small Cap	10500	1,878	1,97,16,375	16.65%	2	HOLD
BHEL	Mid Cap	8631	295	25,42,693	2.15%	0	EXIT
GMRINFRA	Mid Cap	1674	97	1,62,026	0.14%	0	EXIT
INOXWIND	Small Cap	594	139	82,774	0.07%	0	EXIT
MTARTECH	Small Cap	94	1,886	1,77,246	0.15%	0	EXIT
IRB	Small Cap	20200	66	13,40,068	1.13%	0	EXIT
NSLNISP	Small Cap	1674	58	96,925	0.08%	0	EXIT
GSLSU	Small Cap	333	219	72,910	0.06%	0	EXIT
CESC	Small Cap	3434	152	5,22,827	0.44%	0	EXIT
ALOKINDS	Small Cap	1750	28	49,543	0.04%	0	EXIT
IBREALEST	Small Cap	20200	160	32,40,080	2.74%	0	EXIT
GLITTEKG	Small Cap	1674	3	4,938	0.00%	0	EXIT
HUBTOWN	Small Cap	333	145	48,119	0.04%	0	EXIT
WALCHANNAG	Small Cap	8631	236	20,37,779	1.72%	0	EXIT

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# Stock Specific Action Details

Stock Name	*Market Cap	Quantity	Rate	Valuation at Current Market Price	Allocation	SCORE	H.E.A.R
LT	Large Cap	3726	3,532	1,31,60,046	11.11%	3	ADD
BEL	Large Cap	3649	310	11,30,095	0.95%	3	ADD
UNIONBANK	Large Cap	5338	141	7,55,060	0.64%	3	ADD
JIOFIN	Large Cap	225	355	79,943	0.07%	3	ADD
HINDPETRO	Mid Cap	540	338	1,82,385	0.15%	3	ADD
RVNL	Mid Cap	2628	417	10,94,562	0.92%	3	ADD
MAZDOCK	Mid Cap	18	3,964	71,357	0.06%	3	ADD
PRAJIND	Small Cap	1849	682.45	12,61,850	1.07%	3	ADD
ZENSARTECH	Small Cap	531	753	4,00,002	0.34%	3	ADD
NBCC	Small Cap	3399	163	5,53,867	0.47%	3	ADD
RAILTEL	Small Cap	401	495	1,98,575	0.17%	3	ADD
TEXRAIL	Small Cap	502	217	1,08,934	0.09%	3	ADD
TITAGARH	Small Cap	5210	1,611	83,94,092	7.09%	3	ADD
AZAD	Small Cap	594	1,935	11,49,271	0.97%	3	ADD
ANGELONE	Small Cap	1674	2,577	43,14,233	3.64%	3	ADD
WIPRO	Large Cap	108	490	52,969	0.04%	1	REPLACE
ABCAPITAL	Mid Cap	1782	239	4,26,344	0.36%	1	REPLACE
IBULHSGFIN	Small Cap	11300	175	19,72,980	1.67%	1	REPLACE
ORIENTELEC	Small Cap	2621	257	6,73,597	0.57%	1	REPLACE
<b>TOTAL</b>		<b>2,30,740</b>		<b>11,84,33,773.32</b>			

\* Source: AMFI

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# Stock Specific Action Details


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## Products & Services



## USP Of Turtle Wealth

100% Quant Based Investment Process

Investment in Human Friendly & ESG Compliant Business

Easy Access to Top Management

Client Friendly Fee Structure

100% Focus + Ownership

Quarterly Review & Masterclass

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