



Portfolio Review Report

Mrs. Kajal Jain



beyond profits...

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

For Disclaimer Visit: 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 & INTUTION



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

HOLD
Performers

SCORE
2

Meets any 2 of the following Criteria :

- All-time high profits
- Price above its long-term average
- Outperformance relative to Nifty 500

EXIT
Underperformers

SCORE
0

Meets None of the following Criteria :

- All-time high profits
- Price above its long-term average
- Outperformance relative to Nifty 500

ADD
Outperformers

SCORE
3

Meets any 3 of the following Criteria :

- All-time high profits
- Price above its long-term average
- Outperformance relative to Nifty 500

REPLACE
Non-performers

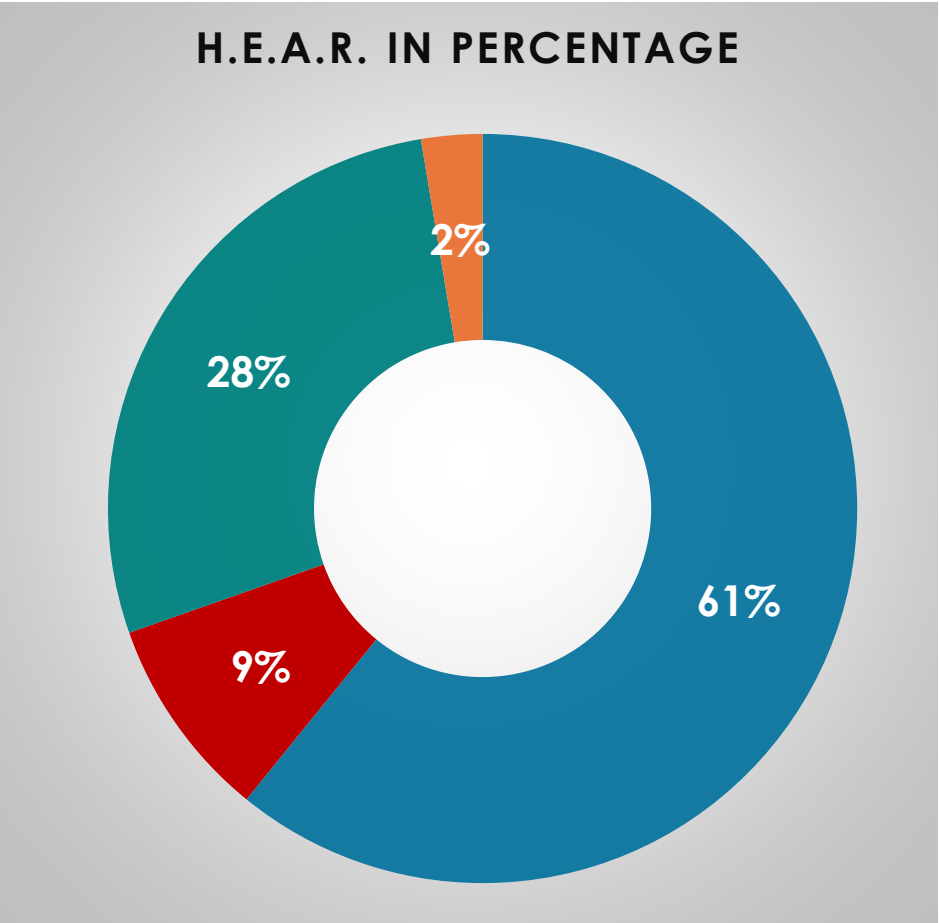
SCORE
1

Meets any 1 of the following Criteria :

- All-time high profits
- Price above its long-term average
- Outperformance relative to Nifty 500



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 - 

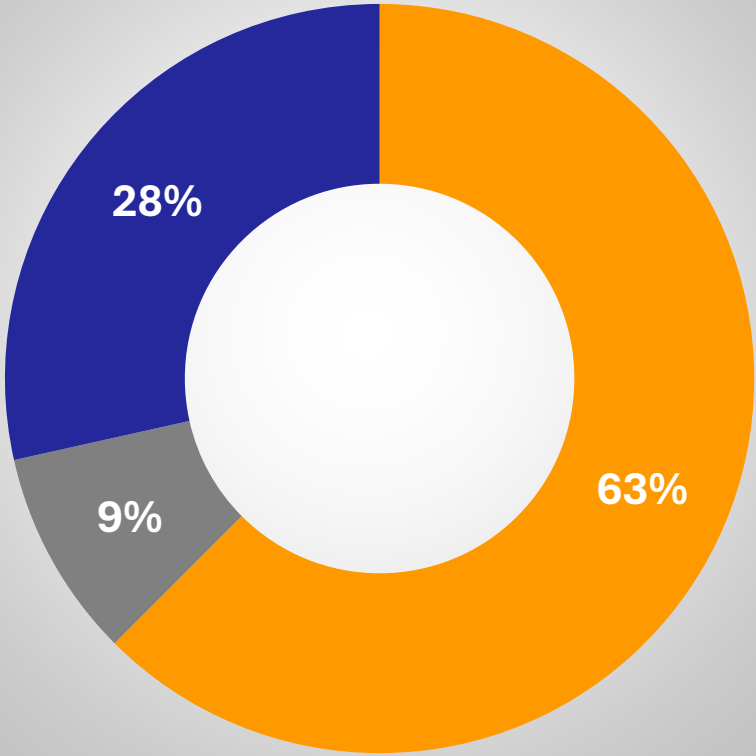
AVERAGE- 

BAD- 



Stock classification

Market Cap in Percentage



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		

Source: Turtle Wealth Research

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
TOTAL		2,30,740		11,84,33,773.32			

* Source: AMFI
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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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PMS Advisory// 013

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