

# Dr. Smart

Dated : .....

Dear **Subscriber**,

Thanks for the trust and confidence reposed in our services.

Our research team has analysed each and every script thoroughly in terms of past performance and future prospects. Final advice is based on parameters like risk-return profile (stock-wise as well as portfolio in aggregate) and Industry/stock specific allocation. Accordingly, clear advice for Hold, Sell and Buy actions has been assigned. In addition, we have indicated the Risk-Return chart, based on our self developed model for your existing and post restructured portfolio, on last page.

We are confident that the desired changes shall improve the returns per unit of risk.

In case you need any clarification please do write to us.

Thanking you once again and assuring the you the best services at all times.

Sincerely

Anand

Research Head

Smart-Verc

Note :

- *This is a one time service, any stock specific enquiries shall not be entertained in future.*
- *Though every effort has been made to provide the best advice, still we do not take any Guarantee or otherwise.*
- *Our team may or may not hold the stocks advised for purchase in this analysis.*
- *Smart-Verc or its members shall not be responsible for any loss arising from the given advice.*

For any enquiries, suggestions, feedback, clarification contact :

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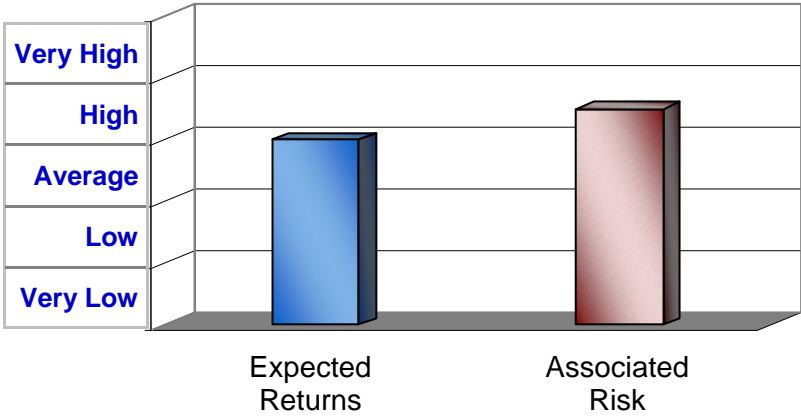


## Key findings

- **Risk** of your Portfolio (post restructuring) = **5 (On a scale of 10, Risk of 10 indicates very High risk, and stock indices command Risk factor of 5)**
- **Expected Returns** from your portfolio (post restructuring) = **7 (On a scale of 10, Return of 10 indicates very High returns, and stock indices command Return factor of 5)**
- **Missing Growth Drivers.** Inclusion of high growth companies is essential for a portfolio to out-perform the market returns. Pharma stocks are known for providing cushion in case the markets nosedives. But excessive stress on Pharma sector will keep the aggregate returns under check. Better make more concentration of 'Consumer Goods' stocks.
- Most of the high-risk stocks command **high weightage**, which can be detrimental in case the company under performs.
- Most of the Promising stocks command **low weightage**, which may not result in substantial gains even if the stock proves multi-bagger.
- **Increase the number of stocks** to at least 20. Statistically it has been proved that about 17 stocks in a portfolio substantially reduces the un-systematic risk of individual stocks.
- **Extremely low shockproof portfolio.** At least 30% of your holding shall comprise of steady growers like TCS, Larsen and Toubro, Bajaj Electricals etc. In case the market nosedives, these stocks will provide the necessary cushion.
- *Though every care has been taken in assigning risk/return profile and calculating the aggregate values, still investors are requested to consult/confirm from other sources before making any alterations in the portfolio. VERC or any of its members shall not be responsible for any loss/damage arising from the analysis presented above.*
- We re-iterate, complete privacy shall be maintained of your portfolio details.
- In case you need any clarifications or further assistance you may contact Research Head Mr. Anand through email : [editor@smartgains.com](mailto:editor@smartgains.com)

# Risk-Return profile

Original Portfolio



Revised Portfolio

