



# Portfolio Restructuring

The All new version of Portfolio Restructuring

# What is Portfolio Restructuring Tool?

You must be aware of our Portfolio Restructuring Tool that helps you improve your portfolio health with personalized insights & recommendations. This useful solution has now been enhanced with new features to make your investments healthier and better than before.

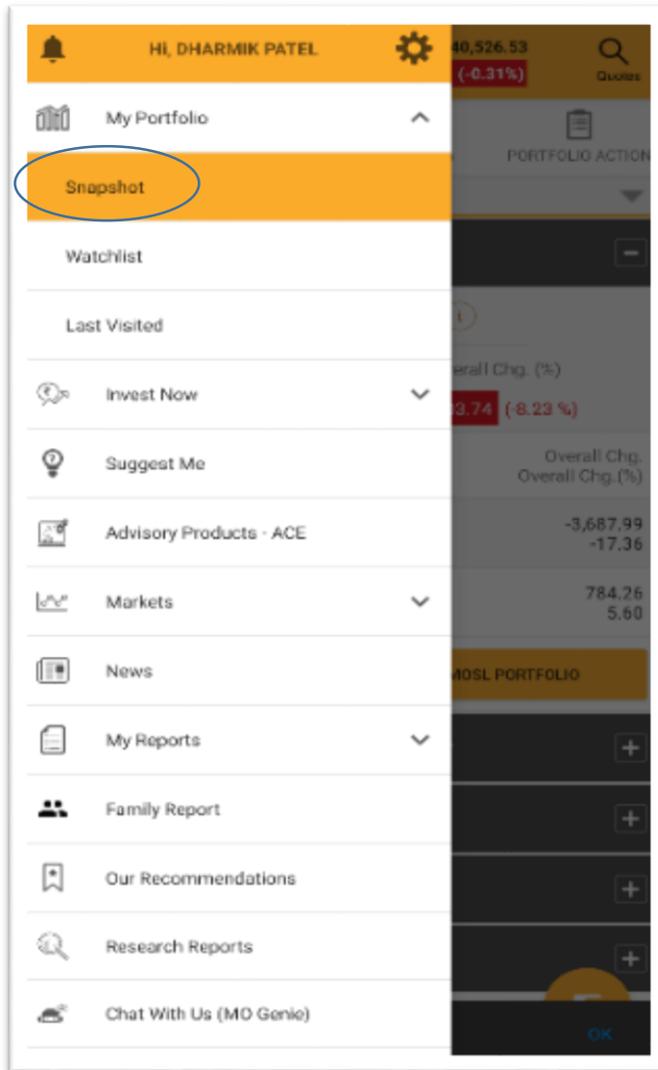
## What's New?

- Get **quality recommendations** on your portfolio with our new smart recommendation engine
- You can now **add “Virtual” cash** in your portfolio to get recommendations for it
- You can **remove & add an Asset Class** and also define how much to allocate
- **Upload your outside portfolio** to generate recommendations on it. Now available for mobile app as well
- Based on client's portfolio, each of them is assigned a **Risk Profile**
- **New personalized insights** which are now easier to understand
- Easy execution available with **secure OTP** authentication
- You can choose from which **basket** you'd like to get recommendation viz. MOFSL Top Picks, Nifty 100/200/500 and MOFSL Universe

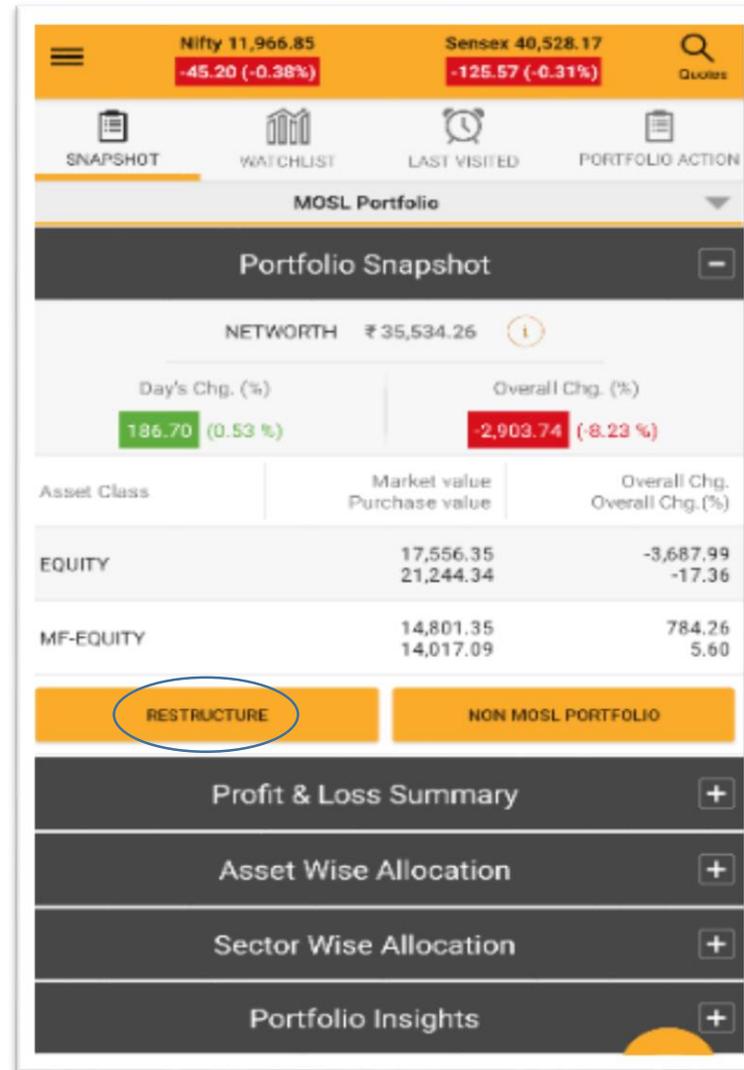
## How to Login?

Go to MO App → Login to Trade → Enter your user credentials to login

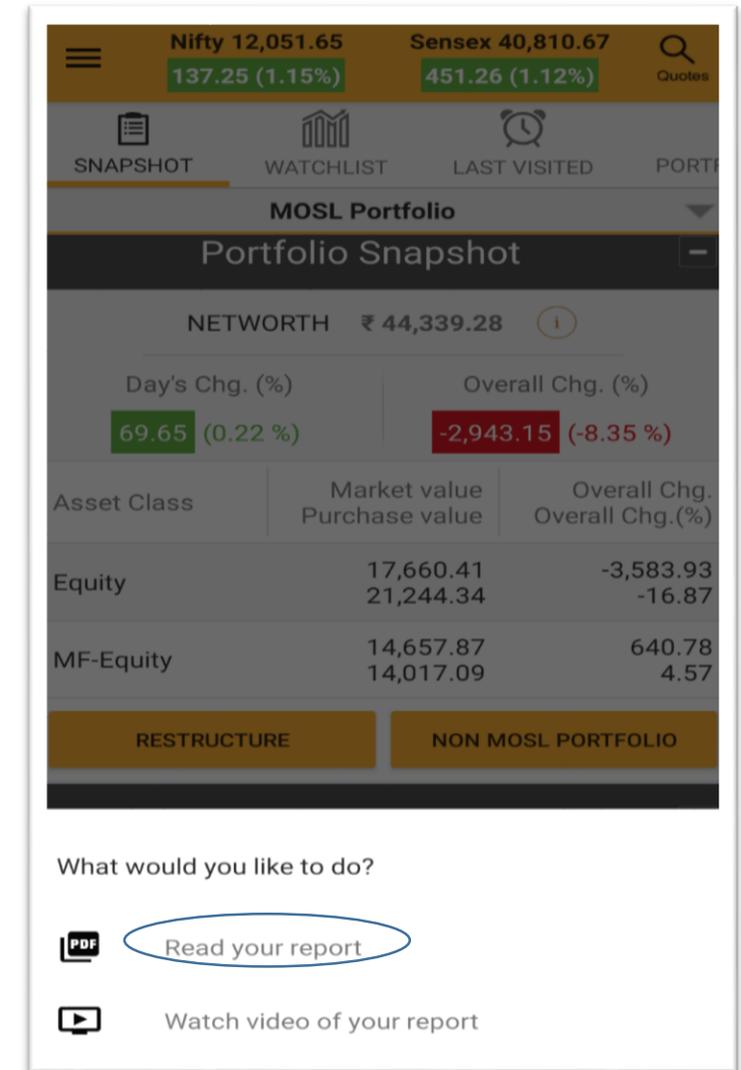
1) Click on My Portfolio >  
Click on Snapshot



2) Click on Restructure



3) Click on read your report



## You will be taken to the Portfolio Restructuring Tool

HI RAGHUVIR, LOOKING AT YOUR HOLDINGS, WE FIND YOU AS



### CONSERVATIVE INVESTOR

You prefer to have a safety first approach. Capital protection is more important for you than capital appreciation. We suggest a maximum allocation of less than or up to 40% in direct equity, balancing it with mutual funds or PMS.

Risk Appetite  Low

[Edit](#)

Your current portfolio value is ₹ 1,00,14,30,300 , value considered for restructuring is

**₹ 1,00,14,30,300**

Note: ELSS/close-ended schemes, ACE holdings, ETFs, Illiquid stocks, bonds, fixed deposits, & Structured Products are not considered for restructuring.

 Add Additional Cash

 Add/Upload Portfolio

[VIEW DETAILED ANALYSIS ►](#)

## 4) Edit: Risk Profile

Based on your portfolio holdings, we assign you 1 of the 3 risk profiles (Conservative, Balanced and Aggressive). You can change the risk profiles if you wish to. By clicking on **Edit Profile**

### SELECT A RISK PROFILE



#### CONSERVATIVE

Risk Appetite  Low



#### BALANCED

Risk Appetite  Moderate



#### AGGRESSIVE

Risk Appetite  High

[SAVE ►](#)

## 5) Add Additional Cash

You have the option to add virtual cash amount so as to get recommendations for your portfolios without having to actually top-up your ledgers.

### ADD ADDITIONAL CASH

Enter the amount of cash you would like to consider for restructuring

[BACK](#) [SUBMIT](#)

6) **Add/Upload Portfolio:** You can also upload/Add your portfolios outside of MOFSL and get recommendations for it.

**ADD HOLDINGS** **UPLOAD HOLDINGS**

**EQUITY** MUTUAL FUNDS

Stock Name

Qty

Order Amt

Order Date  
 

+ Add Another

**ADD TO PORTFOLIO** ▶

**ADD HOLDINGS** **UPLOAD HOLDINGS**

**EQUITY** MUTUAL FUNDS

You can also upload your existing portfolio and get recommendations.

 Upload Equity  View template

Over Write On Existing  
 Add To Existing

**ADD TO PORTFOLIO** ▶

Back

On clicking **View Detailed Analysis**, you can view your Portfolio Report which contains **3 main sections**:

## Section 1. INSIGHTS:

- These insights highlight the good and bad areas of your portfolio

HI RAGHUVIR, LOOKING AT YOUR HOLDINGS,  
WE FIND YOU AS



### CONSERVATIVE INVESTOR

You prefer to have a safety first approach. Capital protection is more important for you than capital appreciation. We suggest a maximum allocation of less than or up to 40% in direct equity, balancing it with mutual funds or PMS.

Risk Appetite  Low

[Edit](#)

Your current portfolio value is ₹ 1,00,14,30,300 , value considered for restructuring is

**₹ 1,00,14,30,300**

---

**Note:** ELSS/close-ended schemes, ACE holdings, ETFs, Illiquid stocks, bonds, fixed deposits, & Structured Products are not considered for restructuring.

 [Add Additional Cash](#)

 [Add/Upload Portfolio](#)

[VIEW DETAILED ANALYSIS ►](#)

## INSIGHTS ON YOUR PORTFOLIO

Hi RAGHUVIR, you have **0 positive** & **5 negative** areas in your portfolio

- ASSET ALLOCATION**

You are overweight in Equity. Based on your risk profile, we recommend you to decrease Equity allocation by **60.0%**.
- SECTOR / SCHEME EXPOSURE**

We notice that your portfolio is overweight in **1** sector.
- PORTFOLIO RETURNS**

We notice that your portfolio has given optimum returns so far. However the quality of stocks/schemes in your portfolio needs to be improved.
- DIVERSIFICATION**

Your portfolio is underdiversified amongst **1** stock and **0** schemes. Your portfolio should consist of **40** stocks and **10** schemes.

## Section 2. ASSET ALLOCATION

- This section of the report gives an overview of Current & Proposed Allocation of Asset Classes, Stocks and Schemes. You can remove an asset class from the recommendations by clicking on **Delete** icon or add an asset class if you wish to **Diversify your portfolio**.

### ASSET ALLOCATION

Your total restructurable portfolio value is  
**₹ 1,00,14,30,300**  
(includes Portfolio, non-MOFSL, Cash)

#### CURRENT ALLOCATION



Equity 100.00%

Asset Class	Stocks	Allocation
 Equity	1	1,00,14,30,300.00
 Mutual Fund	0	0.00

### PROPOSED ALLOCATION



Equity 40.00%  
Mutual Fund 60.00%

Asset Class	Stocks	Allocation
Equity	40	40,05,72,120.00 ▼
Mutual Fund	10	60,08,58,180.00 ▲

**Note:** We have used past returns to give future projections

\* Our recommended allocation as per your risk profile will no longer hold true if you edit proposed allocation

Want to diversify your portfolio by adding PMS?  
[Click here](#)

### DIVERSIFY YOUR PORTFOLIO

You can restore or add new value for restructuring.

[Add Funds to PMS](#)

Please add PMS amount greater Rs. 25 Lakhs

**Note:** Our recommended allocation as per your risk profile will no longer hold true if you edit proposed allocation

**SUBMIT**

EQUITY PORTFOLIO [View Details](#)

### Section 3: DETAILED RECOMMENDATION

- **Equity Portfolio:** The summary mentions the no. of stocks in current portfolio along with its current market value vis-à-vis no. of stocks in recommended portfolio along with total allocation.
- You have an option to exclude a stocks from restructuring if you wish to. This can be done by clicking on “**Edit Stocks**”, and deselecting the stocks to be excluded and clicking on “**Save**”

## DETAILED RECOMMENDATION

**EQUITY PORTFOLIO** View Details

Current	Proposed
Stocks : 1	Stocks : 40
Value : ₹ 1,00,14,30,300	Value : ₹ 40,05,72,120

---

**Buy More/Add New**

Stocks : 40      Value : ₹ 40,05,72,120

**Sell/Reduce**

Stocks : 1      Value : ₹ 1,00,14,30,300

**Hold**

Stocks : 0      Value : ₹ 0

## DETAILED RECOMMENDATION

**EQUITY PORTFOLIO** Edit Stocks

Current	Proposed	Buy More/Add New	Sell/Reduce	Hold
Stocks : 7	Stocks : 7	Stocks : 6	Stocks : 7	Stocks : 0

STOCK NAME SECTOR	WEIGHTAGE CURRENT QTY	MARKET VAL MARKET PRICE	RETURNS GAIN/LOSS	ACTION	ACTIONABLE VAL ACTIONABLE QTY	FINAL VAL FINAL QTY
Infosys Ltd	29.24%	4,887	-8.64 %	<span style="border: 1px solid red; border-radius: 5px; padding: 2px 5px;">REDUCE</span>	4,188.60	693
IT - Software	7	698.10	-358.54		6	1

- **Mutual Fund Portfolio** : Similarly you can see the recommendations for Mutual Fund.
- You have an option to exclude a scheme from restructuring if they wish to. This can be done by clicking on **“Edit Schemes”**, and deselecting the schemes to be excluded and clicking on **“Save”**

**MUTUAL FUND PORTFOLIO** [View Details](#)

<b>Current</b> Schemes : 0 Value : ₹ 0	<b>Proposed</b> Schemes : 10 Value : ₹ 60,08,58,180
<b>Buy More/Add New</b> Schemes : 10      Value : ₹ 57,08,15,271	
<b>Sell/Reduce</b> Schemes : 0      Value : ₹ 0	
<b>Hold</b> Schemes : 0      Value : ₹ 0	

**VIEW & RESTRUCTURE** ▶

 Download Report
  Email Report

**MUTUAL FUND PORTFOLIO** [Edit Schemes](#)

<b>Current</b> Stocks : 2	<b>Proposed</b> Stocks : 0	<b>Buy More/Add New</b> Stocks : 0	<b>Sell/Reduce</b> Stocks : 2	<b>Hold</b> Stocks : 0
------------------------------	-------------------------------	---------------------------------------	----------------------------------	---------------------------

SCHEME NAME	WEIGHTAGE	MARKET VAL	3 YRS RETURN	ACTION	ACTIONABLE VAL	FINAL VAL
SCHEME TYPE	CURRENT UNITS	MARKET NAV	CAGR (%)		ACTIONABLE UNITS	FINAL QTY

- **PMS Portfolio** : Get recommendation for PMS also.

## PMS PORTFOLIO

### Current

Schemes

**0**

Value

**₹ 0.00**

### Proposed

Schemes

**1**

Value

**₹ 25,00,000.00**

### Hold

Schemes

-

Value

-

## VALUE STRATEGY

The strategy aims to benefit from the long term compounding effect on investments done in good businesses, run by great business managers for superior wealth creation. Buy Right & Sit Tight approach to stock investing, Value PMS has delivered 22.51% annualized returns since inception versus 16.23% of Nifty 50. ₹1 Cr invested in Value PMS in March 2003 is worth ₹25,125 Cr versus ₹10.124 Cr in CNX Nifty.

- **DOWNLOADING/ EMAILING/ EXECUTING THE RECOMMENDATIONS**

An option to download PDF version of the report will be available at the bottom of the report. You can also email the report on your registered email ID.

In order to execute the recommendations, you can click on “**Restructure Portfolio**”. An OTP will be sent on your registered mobile number. Only after successful authentication of OTP, orders will be placed for restructuring.

**RESTRUCTURE PORTFOLIO** ▶



Download Report



Email Report

Focused Fund	
REMARK Recommended to ex	
Franklin India Equity-g	52.629
Multi Cap Fund	2.0
REMARK Recommended to ex	

**ENTER OTP TO RESTRUCTURE** ✕

Resend OTP

**CONFIRM**

1,167	0
2,000	0

Download Report      Email Report

After executing your report, you can see brief summary of your restructuring orders



Your orders have been placed successfully. Kindly check your order book for further information on it.

### Equity

STOCK	ACTION	QTY
INFY	Sell	6
INDUSINDBK	Sell	5
IBULHSGFIN	Sell	4
RCOM	Sell	6
SHALBY	Sell	2
TATAELXSI	Sell	3
CDSL	Sell	3
COROMANDEL	Buy	5
NILKAMAL	Buy	2
PETRONET	Buy	9
MPHASIS	Buy	2