

Portfolio Review

Deep Scan – Equity

By Marketgoogly

Portfolio Analysis



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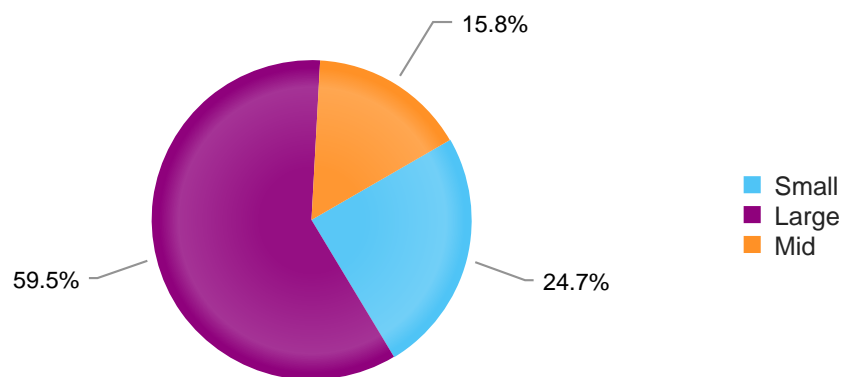
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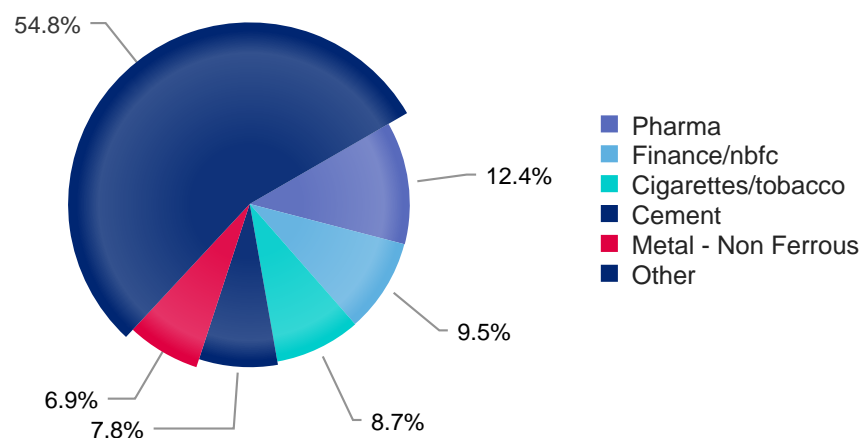
Marketgoogly

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MARKET CAP ALLOCATION



SECTOR ALLOCATION



HOLDINGS

28
STOCKS

19
SECTORS

INVESTMENTS

1,226,866
INVESTED

228,355
CASH IN HAND

Company	Industry	Market Cap	Price	Quantity	Invested
Dishman Carbogen Amc	Pharma	Small	191.9	698	133,911
ITC	Cigarettes/Tobacco	Mega	194.2	548	106,422
Orient Cement	Cement	Small	69.6	1,375	95,631
Ashok Leyland	Auto - Trucks	Large	72.5	1,150	83,375
BHEL	Electric Equipment	Mid	39.3	1,750	68,688
SBI Cards	Finance/NBFC	Mega	818.8	76	62,229
Hero MotoCorp	Auto - 2 &3 Wheel	Mega	3,141.2	18	56,541
Vedanta	Metal - Non Ferrous	Large	127.8	442	56,466
Mphasis	IT - Software	Large	1,186.8	44	52,217
Tata Motors	Auto - Cars	Large	144.4	361	52,110
NBCC (India)	Real Estate	Mid	28.4	1,700	48,280
Indiabulls Housing	Finance - Housing	Mid	219.4	201	44,089
Shipping Corpn.	Shipping	Small	62.2	610	37,912
Karur Vysya Bank	Private Banks	Small	40.4	880	35,552
Hindustan Zinc	Metal - Non Ferrous	Mega	236.8	120	28,410
State Bank Of India	Public Banks	Mega	215.8	130	28,048

Motherson Sumi	Auto Anc	Large	116.9	223	26,058
Mahindra & Mahindra	Auto - Cars	Mega	636.5	40	25,460
HPCL	Oil Exploration/Refineries	Large	208.5	115	23,972
ICICI Prudential	Finance/NBFC	Mega	449.1	49	22,003
HDFC	Finance - Housing	Mega	1,862.8	11	20,490
Infosys	IT - Software	Mega	946.4	20	18,928
Larsen & Toubro	Capital Goods	Mega	975.5	19	18,534
SBI Life Insurance	Finance/NBFC	Mega	842.1	21	17,683
Astrazeneca Pharma	Pharma	Mid	3,530.0	5	17,650
Axis Bank	Private Banks	Mega	473.1	36	17,030
SAIL	Iron and Steel	Mid	40.7	360	14,652
Bajaj Finance	Finance/NBFC	Mega	3,631.8	4	14,527

27-Aug-202

SELL ADVICE

Company	Transaction Type	Date	Price	Quantity
Bodal Chemicals	Sell	27-Aug-2020	72.2	606
Bank Of Baroda	Sell	27-Aug-2020	48.7	850
Zee Entertainment	Sell	27-Aug-2020	209.7	181
Yes Bank	Sell	27-Aug-2020	14.7	1,400
Punjab National Bank	Sell	27-Aug-2020	35.3	510
Bombay Dyeing Mfg.	Sell	27-Aug-2020	75.0	211
GAIL (India)	Sell	27-Aug-2020	99.2	152
Container Corp	Sell	27-Aug-2020	395.3	35
Union Bank Of India	Sell	27-Aug-2020	30.6	321
DCB Bank	Sell	27-Aug-2020	90.9	100
HEG	Sell	27-Aug-2020	891.6	2
PC Jeweller	Sell	27-Aug-2020	16.6	76
Cash in Hand	2,00,000			

BUY ADVICE

Company	Transaction Type	Date	Current Price	Weightage
Bodal Chemicals	Buy	27-Aug-2020	72.2	10%
Bank Of Baroda	SIP	27-Aug-2020	48.7	850
Zee Entertainment	Sell	27-Aug-2020	209.7	181
Yes Bank	Sell	27-Aug-2020	14.7	1,400
Punjab National Bank	Sell	27-Aug-2020	35.3	510

PORTFOLIO

PORTFOLIO VALUE

14,56,640

TOTAL RETURNS TILL DATE

Rs -1,88,867 (-11.4 %)

40
STOCKS

26
SECTORS

6
TAIL STOCKS (BELOW 1% ALLOCATION)

HIGHEST STOCK HOLDING:

Dishman Carbogen Amc (9.08%)

PORTFOLIO CONSTRUCT:

Diversified

HIGHEST SECTOR HOLDING:

Pharma (10.29%)

PORTFOLIO INCEPTION DATE:

04 Jul 2014 (6 Years 1 Month 24 Days)

HIGHEST MARKET CAP HOLDING:

Large Cap (57.72 %)

AVERAGE AGE OF HOLDINGS:

0 Year 9 Months 11 Days

INVESTMENT SUMMARY	
Total Bought	Rs 16,62,767
Total Sold	You have not sold any shares in the portfolio
Realised Gain	NA
Dividend Received	Rs 17,260
Unrealized Gain	Rs -2,06,127
Total Return	Rs -1,88,867

PORTFOLIO HOLDINGS AND RETURNS

Company	Quantity	Live Price	Inv.Price	Inv. Value	Unrealized Gain (Rs)	Unrealized Gain (%)	Latest Value	Portfolio Weight
Dishman Carbogen Amc	698	189.50	111	77,499	54,772	70.67%	1,32,271	9.08%
ITC	548	194.60	242	1,32,751	-26,110	-19.67%	1,06,641	7.32%
Orient Cement	1,375	69.95	62	86,380	9,801	11.35%	96,181	6.60%
Ashok Leyland	1,150	72.85	67	78,171	5,607	7.17%	83,778	5.75%
BHEL	1,750	40.35	40	70,201	411	0.59%	70,613	4.85%
SBI Cards	76	822.05	755	57,380	5,096	8.88%	62,476	4.29%
Hero MotoCorp	18	3,138.00	2,562	46,120	10,364	22.47%	56,484	3.88%
Vedanta	442	127.90	147	65,099	-8,567	-13.16%	56,532	3.88%
Mphasis	44	1,199.15	918	40,403	12,360	30.59%	52,763	3.62%
Tata Motors	361	144.35	163	59,108	-6,997	-11.84%	52,110	3.58%
NBCC (India)	1,700	28.50	43	74,763	-26,313	-35.20%	48,450	3.33%
Indiabulls Housing	201	219.25	447	89,848	-45,779	-50.95%	44,069	3.03%
Bodal Chemicals	606	72.20	92	55,923	-12,170	-21.76%	43,753	3.00%
Bank Of Baroda	850	48.80	96	82,330	-40,850	-49.62%	41,480	2.85%
Shipping Corpn.	610	62.30	59	36,399	1,605	4.41%	38,003	2.61%
Zee Entertainment	181	206.40	277	50,179	-12,820	-25.55%	37,358	2.56%
Karur Vysya Bank	880	39.70	62	55,360	-20,424	-36.89%	34,936	2.40%
State Bank Of India	130	214.65	266	34,666	-6,761	-19.50%	27,905	1.92%
Hindustan Zinc	120	233.65	250	30,073	-2,035	-6.77%	28,038	1.92%
Motherson Sumi	223	117.35	135	30,257	-4,088	-13.51%	26,169	1.80%
Mahindra & Mahindra	40	630.95	609	24,380	858	3.52%	25,238	1.73%
HPCL	115	209.10	288	33,208	-9,161	-27.59%	24,047	1.65%
ICICI Prudential	49	451.70	358	17,573	4,561	25.95%	22,133	1.52%
HDFC	11	1,867.80	1,775	19,525	1,021	5.23%	20,546	1.41%
Yes Bank	1,400	14.69	23	32,200	-11,634	-36.13%	20,566	1.41%

PORTFOLIO HOLDINGS AND RETURNS

Company	Quantity	Live Price	Inv.Price	Inv. Value	Unrealized Gain (Rs)	Unrealized Gain (%)	Latest Value	Portfolio Weight
Infosys	20	950.50	663	13,276	5,734	43.19%	19,010	1.31%
Larsen & Toubro	19	973.25	1,309	24,871	-6,379	-25.65%	18,492	1.27%
Punjab National Bank	510	36.00	70	35,805	-17,445	-48.72%	18,360	1.26%
Astrazeneca Pharma	5	3,528.15	3,392	16,960	681	4.01%	17,641	1.21%
SBI Life Insurance	21	838.30	955	20,055	-2,451	-12.22%	17,604	1.21%
Axis Bank	36	472.00	570	20,528	-3,536	-17.22%	16,992	1.17%
Bombay Dyeing Mfg.	211	75.80	93	19,763	-3,769	-19.07%	15,994	1.10%
GAIL (India)	152	99.60	155	23,684	-8,545	-36.08%	15,139	1.04%
SAIL	360	40.55	62	22,376	-7,778	-34.76%	14,598	1.00%
Bajaj Finance	4	3,630.00	3,430	13,720	800	5.83%	14,520	1.00%
Container Corp	35	394.70	384	13,458	357	2.65%	13,815	0.95%
Union Bank Of India	321	30.55	65	21,009	-11,203	-53.32%	9,807	0.67%
DCB Bank	100	91.05	89	8,950	155	1.73%	9,105	0.63%
HEG	2	893.35	4,444	8,888	-7,101	-79.90%	1,787	0.12%
PC Jeweller	76	16.30	258	19,631	-18,392	-93.69%	1,239	0.09%
TOTAL				16,62,767	-2,06,127	-12.40%	14,56,640	

EXECUTIVE SUMMARY

PARAMETER	WHAT S WORKING	WHAT S NOT WORKING	ACTION REQUIRED
RETURNS		Underperformed Composite Index by -20.52%	
HIGH RISK		High Beta (adjusted) 1.12	<i>High Beta (adjusted)</i> Astrazeneca Pharma (1.21%) Shipping Corpn. (2.61%)
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:33 Top 3 Holdings Percentage:23% Highest Holding:9.08% Highest Sector:10.29% Allocation Large Cap:57.74%	Number of Stocks except tail stocks:33	-
QUALITY		Only 48.0% of your portfolio has Excellent or Good Quality	<i>Stocks with Below Average Quality</i> Orient Cement 6.6% Tata Motors 3.58% Yes Bank 1.41% Punjab National Bank 1.26% Bombay Dyeing Mfg. 1.1% 2 more stocks (1.67%)
VALUATION		Only 25.0% of your portfolio has Very Attractive or Attractive Valuation	<i>Stocks with Expensive or Worse Valuation</i> Dishman Carbogen Amc 9.08% BHEL 4.85% SBI Cards 4.29% Tata Motors 3.58% NBCC (India) 3.33% 8 more stocks (9.7%)
FINANCIAL TREND		64.0% of your portfolio has Negative or worse Financial Trend	<i>Stocks with Negative or Worse Financial Trend</i> Dishman Carbogen Amc 9.08% ITC 7.32% Orient Cement 6.6% Ashok Leyland 5.75% BHEL 4.85% 16 more stocks (30.81%)

RETURNS

Returns Since Inception -11.40%

(Returns include Dividends and Realized Gain since 04 Jul 2014)

UNDERPERFORMED BY-20.52%

COMPOSITE INDEX 9.12%

UNDERPERFORMED BY-62.27%

SENSEX 50.87%

TOP HOLDINGS CONTRIBUTION:

2.29%

of your returns is contributed by

Top 3 Holdings

TOP RETURN:

Dishman Carbogen Amc

has generated highest return in portfolio of

Rs 54,772

DIVIDEND COMPONENT:

Total Dividend Contribution (1.04%)

SECTOR CONTRIBUTION:

**3.31% of your returns is
contributed by Pharma**

MCAP CONTRIBUTION:

**2.14% of your returns is
contributed by Small Cap**

(Returns include Dividends and Realized Gain since 04 Jul 2014)

RETURNS IN DIFFERENT TIME PERIODS

	1 Week	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	Inception
Portfolio Index	1.67%	11.91%	37.87%	10.66%	1.04%	-8.58%	-10.63%	-11.40%
Composite index	2.85%	6.88%	24.05%	8.83%	9.93%	7.52%	8.83%	9.12%
Sensex	2.48%	1.76%	21.64%	2.28%	4.59%	0.70%	23.37%	50.87%
Mid Cap Index	2.03%	10.99%	30.53%	3.91%	13.59%	-9.00%	-1.54%	58.93%
Small Cap Index	4.38%	16.54%	39.78%	9.81%	20.35%	-11.67%	-4.83%	43.26%

CONTRIBUTION BY SECTOR :

**PHARMA SECTOR HAS
CONTRIBUTED 3.31% TO YOUR
RETURNS**

CONTRIBUTION BY MARKET CAP :

**SMALL CAP HAS CONTRIBUTED
2.14% TO YOUR RETURNS**

Sector	Total Gain/Loss	Gain/Loss Contribution
Pharma	55,069	3.31%
IT - Software	19,101	1.15%
Auto - 2 & 3 Wheel	11,444	0.69%
Cement	9,884	0.59%
Finance/NBFC	8,136	0.49%

MCap Category	Total Gain/Loss	Gain/Loss Contribution
Large Cap	-96,317	-5.79%
Mid Cap	-99,041	-5.96%
Small Cap	35,660	2.14%
Micro Cap	-29,845	-1.79%

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 1.12 with sensex

High Beta (adjusted) 1.12

Your Portfolio has a Beta of 1.12 with Sensex

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

PORTFOLIO	COMP INDEX	High Volatility
33.68%	16.51%	Portfolio Volatility is higher than both Composite Index and Sensex *Standard Deviation is a measure of riskiness of your portfolio. Higher Standard Deviation signifies higher risk than market
SENSEX	16.51%	

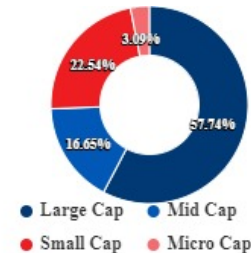
HIGH RISK LOW RETURN

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

	Return	Risk Adjusted	Volatility
Portfolio	-11.40%	-0.34	33.68%
Composite Index	9.12%	0.55	16.51%

ALLOCATION RISK

25.63% 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: 1.59 Lacs

There is a 1% chance that on any day your portfolio can lose more than Rs 1.59 Lacs *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

^a 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

^a 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

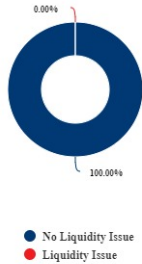
STOCKS WHERE YOU MAY FACE LIQUIDITY ISSUES

^a No Stocks

LIQUIDITY ISSUES IS DUE TO

- ^a Quantity held is more than 10% of the stock s 1 month average volume or
- ^a 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
Dishman Carbogen Amc	698	7.12 lacs	0.10%	3.28 lacs	0.21%	0.05	No	1,32,271	9.08%
ITC	548	2.18 cr	0.00%	86.61 lacs	0.01%	0.00	No	1,06,641	7.32%
Orient Cement	1,375	3.86 lacs	0.36%	2.20 lacs	0.63%	0.18	No	96,181	6.60%
Ashok Leyland	1,150	6.71 cr	0.00%	1.24 cr	0.01%	0.00	No	83,778	5.75%
BHEL	1,750	5.64 cr	0.00%	1.43 cr	0.01%	0.00	No	70,613	4.85%
SBI Cards	76	21.63 lacs	0.00%	8.22 lacs	0.01%	0.00	No	62,476	4.29%
Vedanta	442	2.21 cr	0.00%	89.49 lacs	0.00%	0.00	No	56,532	3.88%
Hero MotoCorp	18	15.97 lacs	0.00%	3.27 lacs	0.01%	0.00	No	56,484	3.88%
Mphasis	44	3.39 lacs	0.01%	1.69 lacs	0.03%	0.01	No	52,763	3.62%
Tata Motors	361	7.15 cr	0.00%	1.03 cr	0.00%	0.00	No	52,110	3.58%
NBCC (India)	1,700	1.53 cr	0.01%	54.04 lacs	0.03%	0.01	No	48,450	3.33%
Indiabulls Housing	201	2.06 cr	0.00%	36.41 lacs	0.01%	0.00	No	44,069	3.03%
Bodal Chemicals	606	9.91 lacs	0.06%	4.32 lacs	0.14%	0.03	No	43,753	3.00%

What is Liquidity assessed

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

- ^a Quantity held is more than 10% of the stock s 1 month average volume or
- ^a Stock did not trade on any day in the last 1 month

DIVERSIFICATION

Diversified

PORTFOLIO CONSTRUCT

Number of Stocks except tail stocks:	33
Top 3 Holdings Percentage:	23%
Highest Holding:	9.08%
Highest Sector:	10.29%
Allocation Large Cap:	57.74%

A Diversified portfolio spreads the risk in portfolio to multiple holdings, sectors and market cap categories, thereby reducing the effect of adverse movement in value of any one holding. However, diversification may also reduce effect of favourable movement in a stock on the overall portfolio.

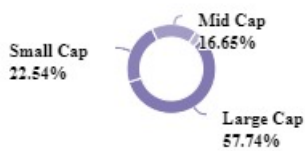
SECTORS:



Pharma stocks form 10.29% of your portfolio

Allocation in top sector-Your allocation in top sector is in the range of <20%

MARKET CAP:



Large Cap stocks form 57.74% of your portfolio

Inadequate allocation to Large cap stocksYour allocation to Large cap stocks is low. Allocation to Large cap stocks for a well-diversified portfolio is suggested above 70%

TOP

HOLDINGS:



Top 3 stocks form 23% of your portfolio

Allocation in top 3 holdingsYour allocation in top 3 holdings is in the range of less than 30%

NUMBER OF STOCKS EXCEPT TAIL STOCKS 33

Too many holdings -Beyond a point more number of stocks may not serve the purpose of diversifying your risk and in many cases will negatively impact your portfolio returns. 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: 7

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.

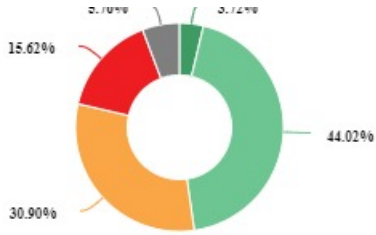
HIGHEST HOLDING: 9.08%

Allocation in top holdingYour allocation in top holding is in the range of <10%

How is diversification assessed

- ^a 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
- ^a We not only look at the number of stocks but also your allocation to Sectors, Market Caps and holdings
- ^a We exclude tail stocks while studying number of stocks; tail stocks are the ones with less than 1% allocation in portfolio

QUALITY



- Excellent
- Average
- Intentionally excluded
- Good
- Below Average

STOCKS WITH BELOW AVERAGE QUALITY

- Orient Cement 6.6%
- Tata Motors 3.58%
- Yes Bank 1.41%
- Punjab National Bank 1.26%
- Bombay Dyeing Mfg. 1.1%
- 2 more stocks (1.67%)

STOCKS WITH EXCELLENT QUALITY

- HDFC 1.41%
- Infosys 1.31%
- Bajaj Finance 1%

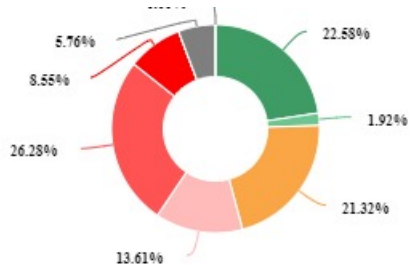
Why look at Quality

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.

What is Quality

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

VALUATION



STOCKS WITH EXPENSIVE VALUATION

• Dishman Carbogen Amc 9.08%	• Tata Motors 3.58%
• BHEL 4.85%	• NBCC (India) 3.33%
• SBI Cards 4.29%	• 8 more stocks (9.7%)

STOCKS WITH ATTRACTIVE OR BETTER VALUATION

• Orient Cement 6.6%	• Bank Of Baroda 2.85%
• Hero MotoCorp 3.88%	• Karur Vysya Bank 2.4%
• Vedanta 3.88%	• 4 more stocks (4.89%)

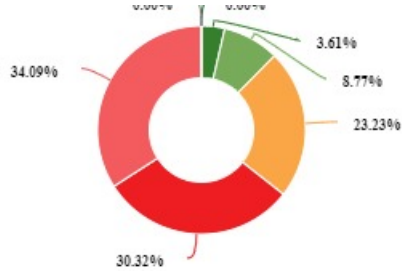
Why look at Valuation

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.

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



- Outstanding
- Positive
- Negative
- Intentionally excluded
- Very Positive
- Flat
- Very Negative

STOCKS WITH NEGATIVE FINANCIAL TREND

- Dishman Carbogen Amc 9.08%
- ITC 7.32%
- Orient Cement 6.6%
- Ashok Leyland 5.75%
- BHEL 4.85%
- 16 more stocks (30.81%)

STOCKS WITH POSITIVE OR BETTER FINANCIAL TREND

- Shipping Corpn. 2.61%
- SAIL 1%

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.

What is Financial Trend

- Financial trend analyses result of the company in the recent quarters
- 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
- 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.
- Grade Scale: Outstanding, Very Positive, Positive, Flat, Negative, Very Negative

MARKETGOOGLY SCORE

Company	Sector	Quality	Valuation	Fin Trend	Fin Trend Score	Portfolio Weight	Latest Value
Axis Bank	Private Banks	Good	Fair	Flat	2	1.17%	16,992
Karur Vysya Bank	Private Banks	Average	Very Attractive	Positive	8	2.40%	34,936
Hero MotoCorp	Auto - 2 & 3 Wheel	Good	Very Attractive	Very Negative	-27	3.88%	56,484
HEG	Electrodes & Welding	Average	Risky	Very Negative	-26	0.12%	1,787
PC Jeweller	Jewellery	Average	Very Expensive	Negative	-7	0.09%	1,239
HPCL	Oil Exploration/Refineries	Good	Very Expensive	Flat	5	1.65%	24,047
Container Corp	Logistics	Good	Expensive	Negative	-19	0.95%	13,815
State Bank Of India	Public Banks	Average	Attractive	Positive	15	1.92%	27,905
ITC	Cigarettes/Tobacco	Good	Fair	Negative	-16	7.32%	1,06,641
Infosys	IT - Software	Excellent	Expensive	Positive	8	1.31%	19,010
Bodal Chemicals	Dyes & Pigments	Average	Fair	Very Negative	-33	3.00%	43,753
Orient Cement	Cement	Below Average	Very Attractive	Negative	-11	6.60%	96,181
DCB Bank	Private Banks	Good	Expensive	Flat	0	0.63%	9,105
Indiabulls Housing	Finance - Housing	Intentionally excluded	Intentionally excluded	Very Negative	-23	3.03%	44,069
Mphasis	IT - Software	Good	Fair	Flat	4	3.62%	52,763
Punjab National Bank	Public Banks	Below Average	Very Attractive	Positive	14	1.26%	18,360
Zee Entertainment	TV Broadcasting & Software	Good	Expensive	Negative	-16	2.56%	37,358
Motherson Sumi	Auto Anc	Good	Fair	Very Negative	-24	1.80%	26,169
GAIL (India)	Gas Transmission/Marketing	Average	Very Attractive	Negative	-18	1.04%	15,139
HDFC	Finance - Housing	Excellent	Fair	Flat	2	1.41%	20,546
NBCC (India)	Real Estate	Good	Very Expensive	Very Negative	-20	3.33%	48,450
Astrazeneca Pharma	Pharma		Very Expensive		-3	1.21%	17,641

MARKETGOOGLY SCORE

Company	Sector	Quality	Valuation	Fin Trend	Fin Trend Score	Portfolio Weight	Latest Value
Larsen & Toubro	Capital Goods	Good	Fair	Negative	-19	1.27%	18,492
Mahindra & Mahindra	Auto - Cars	Average	Fair	Very Negative	-23	1.73%	25,238
Hindustan Zinc	Metal - Non Ferrous	Good	Very Expensive	Very Negative	-24	1.92%	28,038
Yes Bank	Private Banks	Below Average	Expensive	Negative	-7	1.41%	20,566
BHEL	Electric Equipment	Average	Risky	Very Negative	-35	4.85%	70,613
Shipping Corpn.	Shipping	Average	Very Expensive	Very Positive	27	2.61%	38,003
Tata Motors	Auto - Cars	Below Average	Risky	Very Negative	-20	3.58%	52,110
Bajaj Finance	Finance/NBFC	Excellent	Very Expensive	Flat	1	1.00%	14,520
Bombay Dyeing Mfg.	Diversified	Below Average	Very Expensive	Very Negative	-32	1.10%	15,994
Ashok Leyland	Auto - Trucks	Good	Expensive	Very Negative	-33	5.75%	83,778
Union Bank Of India	Public Banks	Below Average	Very Attractive	Positive	17	0.67%	9,807
ICICI Prudential	Finance/NBFC	Intentionally excluded	Intentionally excluded	Flat	-5	1.52%	22,133
SBI Life Insurance	Finance/NBFC	Intentionally excluded	Intentionally excluded	Positive	13	1.21%	17,604
Dishman Carbogen Amc	Pharma	Average	Very Expensive	Negative	-13	9.08%	1,32,271
SBI Cards	Finance/NBFC	Good	Very Expensive	Flat	5	4.29%	62,476

RATIOS

Company	Sector	Mcap Type	Div Yield	PE (TTM)	Industry PE	ROE	Debt to Equity	Price to Book(P/BV)
Hero MotoCorp	Auto - 2 &3 Wheel	Large Cap	2.85%	25.30	87.74	22.21%	-0.33	4.38
HEG	Electrodes & Welding	Small Cap	2.92%	NA	-36.82	1.93%	0.04	0.97
PC Jeweller	Jewellery	Micro Cap	0.00%	8.23	175.50	1.96%	0.57	0.16
HPCL	Oil Exploration/Refineries	Large Cap	4.63%	6.37	26.58	11.75%	1.09	1.03
Container Corp	Logistics	Large Cap	0.19%	22.28	56.03	12.53%	-0.21	2.38
ITC	Cigarettes/Tobacco	Large Cap	5.20%	16.47	16.50	23.61%	-0.38	3.68
Infosys	IT - Software	Large Cap	1.84%	23.78	23.14	25.77%	-0.32	6.13
Bodal Chemicals	Dyes & Pigments	Micro Cap	2.20%	21.95	13.71	9.86%	0.18	1.00
Orient Cement	Cement	Small Cap	1.05%	26.02	22.40	5.03%	0.98	1.31
Indiabulls Housing	Finance - Housing	Mid Cap	5.97%	5.57	24.89	20.64%	5.33	0.55
Mphasis	IT - Software	Large Cap	2.92%	18.73	23.14	20.32%	-0.14	3.84
Zee Entertainment	TV Broadcasting & Software	Mid Cap	0.00%	72.64	32.06	8.35%	-0.07	2.17
Motherson Sumi	Auto Anc	Large Cap	1.29%	1,312.05	253.47	10.39%	0.72	3.27
GAIL (India)	Gas Transmission/Marketing	Large Cap	6.41%	5.25	10.39	19.12%	0.11	0.91
HDFC	Finance - Housing	Large Cap	1.12%	14.82	24.89	16.95%	3.36	2.57
NBCC (India)	Real Estate	Mid Cap	2.29%	65.35	-40.48	5.39%	-3.60	3.53
Astrazeneca Pharma	Pharma	Mid Cap	0.06%	127.11	35.19	19.02%	-0.66	24.18
Vedanta	Metal - Non Ferrous	Large Cap	3.03%	4.45	8.94	19.72%	0.23	0.88
SAIL	Iron and Steel	Mid Cap	0.00%	6.77	76.66	6.71%	1.27	0.45
Larsen & Toubro	Capital Goods	Large Cap	1.86%	16.55	-82.89	14.41%	1.73	2.04
Mahindra & Mahindra	Auto - Cars	Large Cap	0.38%	158.80	-35.05	5.42%	1.21	1.91
Hindustan Zinc	Metal - Non Ferrous	Large Cap	7.29%	14.94	8.94	15.87%	-0.54	2.37
BHEL	Electric Equipment	Mid Cap	3.17%	NA	-27.52	-5.05%	-0.05	0.48
Shipping Corpn.	Shipping	Small Cap	0.00%	4.17	7.73	2.57%	0.41	0.41
Tata Motors	Auto - Cars	Large Cap	0.00%	NA	-35.05	-14.54%	0.97	0.68

Company	Sector	Mcap Type	Div Yield	Price to Adj BV	Industry Avg	ROA	Net NPA (%)	Cap Adequacy
Axis Bank	Private Banks	Large Cap	0.00%	1.65	1.23	0.15%	1.23%	14.44%
Karur Vysya Bank	Private Banks	Small Cap	0.00%	0.49	3.44	0.39%	3.44%	16.13%
State Bank Of India	Public Banks	Large Cap	0.00%	0.78	1.86	0.27%	1.86%	11.35%
DCB Bank	Private Banks	Small Cap	0.00%	0.84	0.99	0.87%	0.99%	13.92%
Punjab National Bank	Public Banks	Large Cap	0.00%	0.39	5.78	-0.03%	5.78%	10.69%
Bank Of Baroda	Public Banks	Large Cap	0.00%	0.31	2.83	-0.09%	2.83%	10.33%
Yes Bank	Private Banks	Large Cap	0.00%	1.69	4.96	-8.84%	4.96%	6.60%

RETURN CONTRIBUTION

Company	Sector	Market Cap (Rs Cr)	Category	Unrealized Gain (Rs)	Unrealized Gain (%)	Unrealized Gain Contri	Portfolio Weight	Latest Value
Axis Bank	Private Banks	1,44,435	Large Cap	-3,536.00	-17.22%	-0.21%	1.17%	16,992
Karur Vysya Bank	Private Banks	3,173	Small Cap	-20,424.00	-36.89%	-1.23%	2.40%	34,936
Hero MotoCorp	Auto - 2 & 3 Wheel	62,681	Large Cap	10,364.00	22.47%	0.62%	3.88%	56,484
HEG	Electrodes & Welding	3,447	Small Cap	-7,101.00	-79.90%	-0.43%	0.12%	1,787
PC Jeweller	Jewellery	643	Micro Cap	-18,392.00	-93.69%	-1.11%	0.09%	1,239
HPCL	Oil Exploration/Refineries	31,863	Large Cap	-9,161.00	-27.59%	-0.55%	1.65%	24,047
Container Corp	Logistics	24,048	Large Cap	357.00	2.65%	0.02%	0.95%	13,815
State Bank Of India	Public Banks	1,91,566	Large Cap	-6,761.00	-19.50%	-0.41%	1.92%	27,905
ITC	Cigarettes/Tobacco	2,39,450	Large Cap	-26,110.00	-19.67%	-1.57%	7.32%	1,06,641
Infosys	IT - Software	4,04,854	Large Cap	5,734.00	43.19%	0.34%	1.31%	19,010
Bodal Chemicals	Dyes & Pigments	883	Micro Cap	-12,170.00	-21.76%	-0.73%	3.00%	43,753
Orient Cement	Cement	1,433	Small Cap	9,801.00	11.35%	0.59%	6.60%	96,181
DCB Bank	Private Banks	2,826	Small Cap	155.00	1.73%	0.01%	0.63%	9,105
Indiabulls Housing	Finance - Housing	9,374	Mid Cap	-45,779.00	-50.95%	-2.75%	3.03%	44,069
Mphasis	IT - Software	22,371	Large Cap	12,360.00	30.59%	0.74%	3.62%	52,763
Punjab National Bank	Public Banks	33,878	Large Cap	-17,445.00	-48.72%	-1.05%	1.26%	18,360
Zee Entertainment	TV Broadcasting & Software	19,824	Mid Cap	-12,820.00	-25.55%	-0.77%	2.56%	37,358
Motherson Sumi	Auto Anc	37,058	Large Cap	-4,088.00	-13.51%	-0.25%	1.80%	26,169
GAIL (India)	Gas Transmission/Marketing	44,921	Large Cap	-8,545.00	-36.08%	-0.51%	1.04%	15,139
HDFC	Finance - Housing	3,34,663	Large Cap	1,021.00	5.23%	0.06%	1.41%	20,546
NBCC (India)	Real Estate	5,130	Mid Cap	-26,313.00	-35.20%	-1.58%	3.33%	48,450
Astrazeneca Pharma	Pharma	8,820	Mid Cap	681.00	4.01%	0.04%	1.21%	17,641
Vedanta	Metal - Non Ferrous	47,542	Large Cap	-8,567.00	-13.16%	-0.52%	3.88%	56,532
SAIL	Iron and Steel	16,749	Mid Cap	-7,778.00	-34.76%	-0.47%	1.00%	14,598
Bank Of Baroda	Public Banks	22,548	Large Cap	-40,850.00	-49.62%	-2.46%	2.85%	41,480

RETURN CONTRIBUTION

Company	Sector	Market Cap (Rs Cr)	Category	Unrealized Gain (Rs)	Unrealized Gain (%)	Unrealized Gain Contri	Portfolio Weight	Latest Value
Larsen & Toubro	Capital Goods	1,36,647	Large Cap	-6,379.00	-25.65%	-0.38%	1.27%	18,492
Mahindra & Mahindra	Auto - Cars	78,439	Large Cap	858.00	3.52%	0.05%	1.73%	25,238
Hindustan Zinc	Metal - Non Ferrous	98,724	Large Cap	-2,035.00	-6.77%	-0.12%	1.92%	28,038
Yes Bank	Private Banks	36,805	Large Cap	-11,634.00	-36.13%	-0.70%	1.41%	20,566
BHEL	Electric Equipment	14,050	Mid Cap	411.00	0.59%	0.02%	4.85%	70,613
Shipping Corpn.	Shipping	2,901	Small Cap	1,605.00	4.41%	0.10%	2.61%	38,003
Tata Motors	Auto - Cars	44,589	Large Cap	-6,997.00	-11.84%	-0.42%	3.58%	52,110
Bajaj Finance	Finance/NBFC	2,18,739	Large Cap	800.00	5.83%	0.05%	1.00%	14,520
Bombay Dyeing Mfg.	Diversified	1,565	Small Cap	-3,769.00	-19.07%	-0.23%	1.10%	15,994
Ashok Leyland	Auto - Trucks	21,385	Large Cap	5,607.00	7.17%	0.34%	5.75%	83,778
Union Bank Of India	Public Banks	19,572	Mid Cap	-11,203.00	-53.32%	-0.67%	0.67%	9,807
ICICI Prudential	Finance/NBFC	64,858	Large Cap	4,561.00	25.95%	0.27%	1.52%	22,133
SBI Life Insurance	Finance/NBFC	83,833	Large Cap	-2,451.00	-12.22%	-0.15%	1.21%	17,604
Dishman Carbogen Amc	Pharma	2,971	Small Cap	54,772.00	70.67%	3.29%	9.08%	1,32,271
SBI Cards	Finance/NBFC	77,186	Large Cap	5,096.00	8.88%	0.31%	4.29%	62,476

QUALITY

Company (Non Banks)	Sales Growth (5y)	EBIT Growth (5y)	Net Debt to Equity (avg)	Institutional Holding	ROE (avg)	Dividend Payout Ratio
Hero MotoCorp	-	-	-	54.43%	24.23%	51.34%
HEG	6.70%	-	-	18.60%	40.85%	10.12%
PC Jeweller	-	-	-	3.62%	11.78%	-
HPCL	3.44%	-	-	39.68%	22.51%	40.19%
Container Corp	-	-	-	41.01%	12.23%	42.86%
ITC	4.23%	2.91%	-	56.69%	22.45%	56.55%
Infosys	11.03%	7.58%	-	55.90%	23.64%	44.76%
Bodal Chemicals	-	-	-	6.08%	14.90%	6.78%
Orient Cement	7.36%	-	1.25	29.95%	4.54%	17.74%
Indiabulls Housing	12.35%	7.96%	4.13	51.08%	23.50%	-
Mphasis	9.36%	14.90%	-	37.86%	16.25%	55.10%
Zee Entertainment	7.59%	-	-	77.15%	15.66%	20.31%
Motherson Sumi	9.13%	-	-	28.99%	18.31%	58.21%
GAIL (India)	3.26%	5.89%	-	42.97%	9.85%	26.70%
HDFC	16.95%	11.96%	3.29	88.68%	17.06%	-
NBCC (India)	12.40%	-	-	16.23%	17.98%	30.46%
Astrazeneca Pharma	9.42%	76.51%	-	4.58%	14.40%	-
Vedanta	2.71%	-	-	34.06%	21.22%	99.25%
SAIL	6.17%	18.06%	1.08	16.99%	1.49%	9.48%
Larsen & Toubro	8.05%	16.70%	1.71	55.33%	12.59%	39.93%
Mahindra & Mahindra	5.90%	2.61%	1.15	64.20%	9.46%	21.48%
Hindustan Zinc	2.65%	-	-	33.19%	22.96%	106.22%
BHEL	-	-	-	23.23%	1.58%	57.30%
Shipping Corpn.	2.12%	22.30%	-	17.92%	3.01%	-
Tata Motors	-	-	-	29.00%	7.62%	-

Company (Banks)	NII Growth (5y)	Net Profit Growth (5y)	Gross NPA (latest)	Cost to Income (Avg)	Net Interest Margin (Avg)	ROA (Avg)
Axis Bank	11.14%	-	4.72%	43.08%	3.52%	-
Karur Vysya Bank	10.17%	-	8.34%	47.32%	3.55%	-
State Bank Of India	13.48%	-	5.44%	51.55%	2.85%	-
DCB Bank	18.56%	11.70%	2.44%	57.67%	3.95%	-
Punjab National Bank	6.73%	-	14.21%	46.80%	2.39%	-
Bank Of Baroda	16.55%	-	9.39%	47.10%	2.44%	-
Yes Bank	21.01%	-	17.30%	41.72%	3.12%	1.23%
Union Bank Of India	11.77%	-	14.15%	47.78%	2.36%	-

VALUATION

Company	Valuation	PE Ratio		Price to Book Value	Dividend Yield	ROE (Latest)	EV to Sales
		Current	Historical				
Hero MotoCorp	Very Attractive	25.30	18.41	4.38	2.85%	22.21%	2.43
HEG	Risky	-	7.97	-	2.92%	1.93%	2.27
PC Jeweller	Very Expensive	8.23	17.49	-	-	1.96%	-
HPCL	Very Expensive	6.37	8.35	1.03	4.63%	11.75%	-
Container Corp	Expensive	22.28	35.65	2.38	-	12.53%	3.59
ITC	Fair	16.47	28.96	3.68	5.20%	23.61%	4.37
Infosys	Expensive	23.78	17.81	6.13	1.84%	25.77%	4.14
Bodal Chemicals	Fair	21.95	17.68	1.00	2.20%	9.86%	-
Orient Cement	Very Attractive	26.02	65.17	1.31	1.05%	5.03%	1.20
Indiabulls Housing	Intentionally excluded	5.57	10.16	-	5.97%	20.64%	7.10
Mphasis	Fair	18.73	17.32	3.84	2.92%	20.32%	2.38
Zee Entertainment	Expensive	72.64	30.42	2.17	-	8.35%	2.64
Motherson Sumi	Fair	1,312.05	33.54	3.27	1.29%	10.39%	-
GAIL (India)	Very Attractive	5.25	15.19	-	6.41%	19.12%	-
HDFC	Fair	14.82	20.79	2.57	1.12%	16.95%	6.88
NBCC (India)	Very Expensive	65.35	41.36	3.53	2.29%	5.39%	-
Astrazeneca Pharma	Very Expensive	127.11	134.60	24.18	-	19.02%	10.44
Vedanta	Very Attractive	4.45	10.68	-	3.03%	19.72%	-
SAIL	Expensive	6.77	15.93	-	-	6.71%	1.05
Larsen & Toubro	Fair	16.55	22.48	2.04	1.86%	14.41%	1.83
Mahindra & Mahindra	Fair	158.80	16.79	1.91	-	5.42%	1.46
Hindustan Zinc	Very Expensive	14.94	13.07	2.37	7.29%	15.87%	4.21
BHEL	Risky	-	41.76	-	3.17%	-	-
Shipping Corpn.	Very Expensive	4.17	47.69	-	-	2.57%	1.25
Tata Motors	Risky	-	128.46	-	-	-	-

Company	Valuation	Price to Adj Book Value		PE Ratio		Dividend Yield	ROA (Latest)	Net NPA to Book Value
		Current	Historical	Current	Historical			
Axis Bank	Fair	3.07	3.34	103.56	581.12	-	-	8.65
Karur Vysya Bank	Very Attractive	1.12	1.23	12.14	23.02	-	-	24.02
State Bank Of India	Attractive	2.04	2.73	16.78	783.32	-	-	17.67
DCB Bank	Expensive	2.37	2.67	8.60	20.20	-	-	72.64
Punjab National Bank	Very Attractive	2.48	1.96	-	44.08	-	-	40.91
Bank Of Baroda	Very Attractive	1.00	1.59	-	54.00	-	-	27.36
Yes Bank	Expensive	0.65	2.70	-	24.75	-	-	37.55
Union Bank Of India	Very Attractive	3.26	2.34	-	21.90	-	-	47.28

FINANCIAL TREND

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
Axis Bank	21st Jul	Flat	2	<p>12 What is working for the Company</p> <ul style="list-style-type: none"> GROSS NPA(Q) Lowest at 4.72% NII(Q) Highest at Rs 6,985.31 cr INTEREST EARNED(Q) Highest at Rs 16,538.89 cr PBDIT(Q) Highest at Rs 3,257.72 cr. OPERATING PROFIT TO NET SALES(Q) Highest at 19.70% PBT LESS OI(Q) Highest at Rs -1,158.70 cr. NET NPA(Q) Lowest at 1.23 % 	<p>-10 What is not working for the Company</p> <ul style="list-style-type: none"> PAT(Q) At Rs 1,112.17 cr has Fallen at -18.8 % NON-OPERATING INCOME(Q) is 181.14 % of Profit Before Tax (PBT)
Karur Vysya Bank	30th Jul	Positive	8	<p>14 What is working for the Company</p> <ul style="list-style-type: none"> GROSS NPA(Q) Lowest at 8.34 % NET NPA(Q) Lowest at 3.44 % PAT(Q) Highest at Rs 105.50 cr. EPS(Q) Highest at Rs 1.32 	<p>-6 What is not working for the Company</p> <ul style="list-style-type: none"> NII(Q) Lowest at Rs 561.84 cr CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 2,732.67 cr INTEREST EARNED(Q) Lowest at Rs 1,376.10 cr NON-OPERATING INCOME(Q) is 232.65 % of Profit Before Tax (PBT)
Hero MotoCorp	13th Aug	Very Negative	-27	<p>1 What is working for the Company</p> <ul style="list-style-type: none"> NO KEY POSITIVE TRIGGERS 	<p>-28 What is not working for the Company</p> <ul style="list-style-type: none"> PAT(Q) At Rs 59.14 cr has Fallen at -92.6 % NET SALES(Q) Lowest at Rs 2,969.08 cr PBDIT(Q) Lowest at Rs 117.06 cr. OPERATING PROFIT TO NET SALES (Q) Lowest at 3.94% PBT LESS OI(Q) Lowest at Rs -73.67 cr. NON-OPERATING INCOME(Q) is 196.34 % of Profit Before Tax (PBT) EPS(Q) Lowest at Rs 2.96
HEG	10th Aug	Very Negative	-26	<p>0 What is working for the Company</p>	<p>-26 What is not working for the Company</p> <ul style="list-style-type: none"> NET SALES(Q) At Rs 233.29 cr has Fallen at -56.6 % PBT LESS OI(Q) At Rs -35.05 cr has Fallen at -22.5 % ROCE(HY) Lowest at 1.64 % PAT(Q) At Rs 14.33 cr has Fallen at -15.2 % NON-OPERATING INCOME(Q) is 419.22 % of Profit Before Tax (PBT)
PC Jeweller	30th Jun	Negative	-7	<p>5 What is working for the Company</p> <ul style="list-style-type: none"> PAT(9M) Higher at Rs 30.39 Cr 	<p>-12 What is not working for the Company</p> <ul style="list-style-type: none"> NET SALES(HY) At Rs 2,465.25 cr has Grown at -42.81 % PAT(HY) At Rs -9.45 cr has Grown at

FINANCIAL TREND

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
HPCL	6th Aug	Flat	5	<p>14 What is working for the Company</p> <ul style="list-style-type: none"> • PAT(Q) At Rs 2,252.65 cr has Grown at 147.4 % • DEBTORS TURNOVER RATIO(HY) Highest at 72.97 times • PBDIT(Q) Highest at Rs 4,361.32 cr. • OPERATING PROFIT TO NET SALES(Q) Highest at 11.54% • PBT LESS OI(Q) Highest at Rs 3,144.23 cr. • EPS(Q) Highest at Rs 14.78 	<p>-9 What is not working for the Company</p> <ul style="list-style-type: none"> • NET SALES(Q) At Rs 37,782.02 cr has Fallen at -43.8 % • ROCE(HY) Lowest at 5.43 %
Container Corp	7th Aug	Negative	-19	<p>1 What is working for the Company</p> <ul style="list-style-type: none"> • PAT(9M) Higher at Rs 546.61 Cr 	<p>-20 What is not working for the Company</p> <ul style="list-style-type: none"> • NET SALES(Q) At Rs 1,194.20 cr has Fallen at -27.83 % • PAT(Q) At Rs 60.61 cr has Fallen at -75.2 % • PBDIT(Q) Lowest at Rs 159.09 cr. • OPERATING PROFIT TO NET SALES(Q) Lowest at 13.32% • PBT LESS OI(Q) Lowest at Rs 14.49 cr. • NON-OPERATING INCOME(Q) is 79.82 % of Profit Before Tax (PBT)
State Bank Of India	31st Jul	Positive	15	<p>18 What is working for the Company</p> <ul style="list-style-type: none"> • PAT(HY) At Rs 7,770.15 cr has Grown at 146.62 % • GROSS NPA(Q) Lowest at 5.44% • NET NPA(Q) Lowest at 1.86 % 	<p>-3 What is not working for the Company</p> <ul style="list-style-type: none"> • CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 129,138.61 cr • CREDIT DEPOSIT RATIO(HY) Lowest at 67.22 % • NON-OPERATING INCOME(Q) is 170.82 % of Profit Before Tax (PBT)
ITC	24th Jul	Negative	-16	<p>0 What is working for the Company</p>	<p>-16 What is not working for the Company</p> <ul style="list-style-type: none"> • PBT LESS OI(Q) At Rs 2,510.75 cr has Fallen at -44.75 % • PAT(Q) At Rs 2,511.00 cr has Fallen at -25.2 % • NET SALES(Q) At Rs 10,478.46 cr has Fallen at -16.39 % • OPERATING PROFIT TO NET SALES(Q) Lowest at 28.11% • PBDIT(Q) Lowest at Rs 2,945.56 cr. • EPS(Q) Lowest at Rs 2.04
Infosys	15th Jul	Positive	8	<p>9 What is working for the Company</p> <ul style="list-style-type: none"> • OPERATING CF(Y) Highest at Rs 15,572.00 Cr • NET SALES(Q) Highest at Rs 23,665.00 cr • CASH AND CASH EQUIVALENTS(HY) Highest at Rs 23,039.00 cr • PBDIT(Q) Highest at Rs 6,121.00 cr. • OPERATING PROFIT TO NET SALES(Q) 	<p>-1 What is not working for the Company</p> <ul style="list-style-type: none"> • DPS(Y) Lowest at Rs 17.50

FINANCIAL TREND

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
Orient Cement	28th Jul	Negative	-11	<p>6 What is working for the Company</p> <ul style="list-style-type: none"> OPERATING CF(Y) Highest at Rs 291.77 Cr ROCE(HY) Highest at 11.52 % DEBT-EQUITY RATIO(HY) Lowest at 1.02 times 	<p>-17 What is not working for the Company</p> <ul style="list-style-type: none"> PBT LESS OI(Q) At Rs 36.57 cr has Fallen at -55.97 % PAT(Q) At Rs 25.60 cr has Fallen at -54.2 % NET SALES(Q) Lowest at Rs 410.36 cr
DCB Bank	8th Aug	Flat	0	<p>4 What is working for the Company</p> <ul style="list-style-type: none"> PBDIT(Q) Highest at Rs 113.57 cr. OPERATING PROFIT TO NET SALES(Q) Highest at 13.01% 	<p>-4 What is not working for the Company</p> <ul style="list-style-type: none"> CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 1,029.80 cr PAT(Q) At Rs 79.38 cr has Fallen at -6.0 % NON-OPERATING INCOME(Q) is 72.19 % of Profit Before Tax (PBT)
Indiabulls Housing	21st Aug	Very Negative	-23	<p>0 What is working for the Company</p>	<p>-23 What is not working for the Company</p> <ul style="list-style-type: none"> PBT LESS OI(Q) At Rs 350.81 cr has Fallen at -68.25 % PAT(Q) At Rs 272.84 cr has Fallen at -66.0 % NET SALES(Q) Lowest at Rs 2,574.59 cr PBDIT(Q) Lowest at Rs 2,224.07 cr.
Mphasis	24th Jul	Flat	4	<p>6 What is working for the Company</p> <ul style="list-style-type: none"> OPERATING CF(Y) Highest at Rs 1,321.02 Cr CASH AND CASH EQUIVALENTS(HY) Highest at Rs 1,125.70 cr DEBTORS TURNOVER RATIO(HY) Highest at 10.59 times 	<p>-2 What is not working for the Company</p> <ul style="list-style-type: none"> PAT(Q) At Rs 275.12 cr has Fallen at -7.1 %
Punjab National Bank	21st Aug	Positive	14	<p>18 What is working for the Company</p> <ul style="list-style-type: none"> PAT(Q) At Rs 308.45 cr has Grown at 267.0 % NII(Q) Highest at Rs 6,748.43 cr INTEREST EARNED(Q) Highest at Rs 20,604.91 cr GROSS NPA(Q) Lowest at 14.11 % PBDIT(Q) Highest at Rs 1,592.16 cr. NET NPA(Q) Lowest at 5.39 % 	<p>-4 What is not working for the Company</p> <ul style="list-style-type: none"> PBT LESS OI(Q) At Rs -3,093.73 cr has Fallen at -35.0 % NON-OPERATING INCOME(Q) is 620.69 % of Profit Before Tax (PBT)

FINANCIAL TREND

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
Zee Entertainment	18th Aug	Negative	-16	<p>2 What is working for the Company</p> <p>DEBT-EQUITY RATIO(HY) Lowest at 0.04 times</p>	<p>-18 What is not working for the Company</p> <p>INTEREST(HY) At Rs 90.89 cr has Grown at 139.12 %</p> <p>PBT LESS OI(Q) At Rs 31.23 cr has Fallen at -87.0 %</p> <p>PAT(Q) At Rs 30.37 cr has Fallen at -84.4 %</p> <p>ROCE(HY) Lowest at 14.32 %</p> <p>NET SALES(Q) Lowest at Rs 1,312.03 cr</p> <p>NON-OPERATING INCOME(Q) is 45.79 % of Profit Before Tax (PBT)</p>
Motherson Sumi	11th Aug	Very Negative	-24	<p>3 What is working for the Company</p> <p>DEBTORS TURNOVER RATIO(HY) Highest at 12.11 times</p> <p>CASH AND CASH EQUIVALENTS(HY) Highest at Rs 4,878.90 cr</p>	<p>-27 What is not working for the Company</p> <p>PAT(Q) At Rs -810.45 cr has Fallen at -344.4 %</p> <p>ROCE(HY) Lowest at 10.92 %</p> <p>NET SALES(Q) Lowest at Rs 8,503.89 cr</p> <p>OPERATING PROFIT TO INTEREST (Q) Lowest at -5.65 times</p> <p>PBDIT(Q) Lowest at Rs -629.97 cr.</p> <p>OPERATING PROFIT TO NET SALES (Q) Lowest at -7.41%</p> <p>PBT LESS OI(Q) Lowest at Rs -1,453.83 cr.</p> <p>EPS(Q) Lowest at Rs -2.57</p>
GAIL (India)	13th Aug	Negative	-18	<p>4 What is working for the Company</p> <p>PAT(HY) At Rs 3,172.08 cr has Grown at 21.06 %</p>	<p>-22 What is not working for the Company</p> <p>PAT(Q) At Rs 654.33 cr has Fallen at -72.2 %</p> <p>ROCE(HY) Lowest at 16.03 %</p> <p>CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 803.91 cr</p> <p>NET SALES(Q) Lowest at Rs 12,174.15 cr</p> <p>PBDIT(Q) Lowest at Rs 693.73 cr.</p> <p>OPERATING PROFIT TO NET SALES (Q) Lowest at 5.70%</p> <p>PBT LESS OI(Q) Lowest at Rs 120.06 cr.</p> <p>NON-OPERATING INCOME(Q) is 56.90 % of Profit Before Tax (PBT)</p> <p>EPS(Q) Lowest at Rs 1.45</p>
HDFC	30th Jul	Flat	2	<p>4 What is working for the Company</p> <p>OPERATING CF(Y) Highest at Rs -26,885.01 Cr</p> <p>NET SALES(Q) At Rs 29,953.57 cr has Grown at 29.53 %</p>	<p>-2 What is not working for the Company</p> <p>DPR(Y) Lowest at 16.97 %</p> <p>DEBT-EQUITY RATIO(HY) Highest at 4.86 times</p>

FINANCIAL TREND

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
Vedanta	6th Jun	Flat	2	<p>13 What is working for the Company</p> <ul style="list-style-type: none"> CASH AND CASH EQUIVALENTS(HY) Highest at Rs 12,502.00 cr PAT(Q) Highest at Rs 4,611.00 cr. 	<p>-11 What is not working for the Company</p> <ul style="list-style-type: none"> PBT LESS OI(Q) At Rs 1,236.00 cr has Fallen at -37.1 % ROCE(HY) Lowest at 13.51 % NET SALES(Q) At Rs 19,755.00 cr has Fallen at -9.8 % NON-OPERATING INCOME(Q) is 33.66 % of Profit Before Tax (PBT) EPS(Q) Lowest at Rs -33.66
SAIL	10th Jul	Very Positive	23	<p>23 What is working for the Company</p> <ul style="list-style-type: none"> OPERATING PROFIT TO INTEREST(Q) Highest at 7.11 times PBDIT(Q) Highest at Rs 6,459.76 cr. OPERATING PROFIT TO NET SALES(Q) Highest at 39.94% PBT LESS OI(Q) Highest at Rs 4,495.92 cr. PAT(Q) Highest at Rs 3,228.17 cr. EPS(Q) Highest at Rs 6.60 	<p>0 What is not working for the Company</p> <ul style="list-style-type: none"> NO KEY NEGATIVE TRIGGERS
Bank Of Baroda	10th Aug	Flat	3	<p>8 What is working for the Company</p> <ul style="list-style-type: none"> INTEREST EARNED(9M) At Rs 56,260.52 cr has Grown at 25.03 % GROSS NPA(Q) Lowest at 9.39 % CASH AND CASH EQUIVALENTS(HY) Highest at Rs 40,176.49 cr CREDIT DEPOSIT RATIO(HY) Highest at 73.48 % OPERATING PROFIT TO NET SALES(Q) Highest at 13.53% NET NPA(Q) Lowest at 2.83 % 	<p>-5 What is not working for the Company</p> <ul style="list-style-type: none"> PAT(Q) At Rs -864.26 cr has Fallen at -732.9 % INTEREST EARNED(Q) Lowest at Rs 18,494.17 cr
Larsen & Toubro	22nd Jul	Negative	-19	<p>2 What is working for the Company</p> <ul style="list-style-type: none"> CASH AND CASH EQUIVALENTS(HY) Highest at Rs 15,117.78 cr 	<p>-21 What is not working for the Company</p> <ul style="list-style-type: none"> NET SALES(Q) At Rs 21,259.97 cr has Fallen at -28.26 % PAT(Q) At Rs 142.85 cr has Fallen at -90.7 % OPERATING PROFIT TO INTEREST (Q) Lowest at 1.18 times DEBTORS TURNOVER RATIO(HY) Lowest at 3.57 times INTEREST(Q) Highest at Rs 3,159.79 cr PBDIT(Q) Lowest at Rs 3,724.36 cr. PBT LESS OI(Q) Lowest at Rs -107.66 cr. NON-OPERATING INCOME(Q) is 116.07 % of Profit Before Tax (PBT) EPS(Q) Lowest at Rs 2.16
Mahindra & Mahindra	7th Aug	Very Negative	-23	<p>2 What is working for the Company</p> <ul style="list-style-type: none"> CASH AND CASH EQUIVALENTS(HY) Highest at Rs 1,000.51 cr 	<p>-25 What is not working for the Company</p> <ul style="list-style-type: none"> PBT LESS OI(Q) At Rs 1,017.70 cr has Fallen at -100.0 %

FINANCIAL TREND

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
Yes Bank	28th Jul	Negative	-7	<p>9 What is working for the Company</p> <ul style="list-style-type: none"> PAT(HY) Higher at Rs 2,674.05 cr PBT LESS OI(Q) Highest at Rs -560.42 cr. 	<p>-16 What is not working for the Company</p> <ul style="list-style-type: none"> INTEREST EARNED(Q) At Rs 5,486.08 cr has Fallen at -29.81 % PAT(Q) At Rs 45.44 cr has Fallen at -60.1 % CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 5,943.66 cr NON-OPERATING INCOME(Q) is 1,030.31 % of Profit Before Tax (PBT)
BHEL	13th Jun	Very Negative	-35	<p>0 What is working for the Company</p>	<p>-35 What is not working for the Company</p> <ul style="list-style-type: none"> NET SALES(Q) At Rs 5,049.81 cr has Fallen at -48.67 % PAT(Q) At Rs -1,532.67 cr has Fallen at -322.7 % INTEREST(HY) At Rs 281.15 cr has Grown at 23.69% ROCE(HY) Lowest at -0.45 % DEBT-EQUITY RATIO(HY) Highest at 0.17 times OPERATING PROFIT TO INTEREST (Q) Lowest at -3.96 times CASH AND CASH EQUIVALENTS(HY) Lowest at Rs 6,418.56 cr PBDIT(Q) Lowest at Rs -559.64 cr. OPERATING PROFIT TO NET SALES (Q) Lowest at -11.08% PBT LESS OI(Q) Lowest at Rs -855.37 cr. EPS(Q) Lowest at Rs -4.40
Shipping Corpn.	7th Aug	Very Positive	27	<p>28 What is working for the Company</p> <ul style="list-style-type: none"> PBT LESS OI(Q) At Rs 296.61 cr has Grown at 968.8 % NET SALES(HY) At Rs 2,457.28 cr has Grown at 26.76 % OPERATING PROFIT TO INTEREST(Q) Highest at 10.14 times PBDIT(Q) Highest at Rs 505.22 cr. OPERATING PROFIT TO NET SALES(Q) Highest at 44.18% PAT(Q) Highest at Rs 336.87 cr. EPS(Q) Highest at Rs 7.23 	<p>-1 What is not working for the Company</p> <ul style="list-style-type: none"> NO KEY NEGATIVE TRIGGERS
Tata Motors	31st Jul	Very Negative	-20	<p>1 What is working for the Company</p> <ul style="list-style-type: none"> DEBTORS TURNOVER RATIO(HY) Highest at 23.15 times 	<p>-21 What is not working for the Company</p> <ul style="list-style-type: none"> PBT LESS OI(Q) At Rs -6,793.48 cr has Fallen at -154.4 % NET SALES(HY) At Rs 94,476.02 cr has Grown at -35.51 % PAT(HY) At Rs -15,534.81 cr has Grown at -35.51 %

FINANCIAL TREND

Company	Result	Fin Trend	Score	Key Positives	Key Negatives
Ashok Leyland	12th Aug	Very Negative	-33	0 What is working for the Company	-33 What is not working for the Company NET SALES(Q) At Rs 1,486.04 cr has Fallen at -77.41 % OPERATING PROFIT TO INTEREST(Q) Lowest at 0.25 times PBT LESS OI(Q) At Rs -548.08 cr has Fallen at -231.00 % OPERATING PROFIT TO NET SALES(Q) Lowest at 8.23% PAT(Q) Lowest at Rs -407.41 cr. PBDIT(Q) Lowest at Rs 122.27 cr. EPS(Q) Lowest at Rs -1.39
Union Bank Of India	21st Aug	Positive	17	20 What is working for the Company PAT(Q) At Rs 332.74 cr has Grown at 145.9 % NII(Q) Highest at Rs 6,403.19 cr CASH AND CASH EQUIVALENTS(HY) Highest at Rs 28,574.94 cr INTEREST EARNED(Q) Highest at Rs 18,428.80 cr PBDIT(Q) Highest at Rs 2,571.63 cr. OPERATING PROFIT TO NET SALES(Q) Highest at 13.95% NET NPA(Q) Lowest at 4.97 %	-3 What is not working for the Company CREDIT DEPOSIT RATIO(HY) Lowest at 65.18 % NON-OPERATING INCOME(Q) is 305.75 % of Profit Before Tax (PBT)
ICICI Prudential	21st Jul	Flat	-5	4 What is working for the Company NET SALES(Q) Highest at Rs 18,746.22 cr	-9 What is not working for the Company PBT LESS OI(Q) At Rs -106.31 cr has Fallen at -227.68 % NET SALES(9M) At Rs 23,283.78 cr has Grown at -29.25 % NON-OPERATING INCOME(Q) is 131.91 % of Profit Before Tax (PBT)
SBI Life Insurance	21st Jul	Positive	13	13 What is working for the Company NET SALES(Q) At Rs 16,265.77 cr has Grown at 144.41 % PAT(9M) Higher at Rs 1,311.33 Cr PBDIT(Q) Highest at Rs 618.28 cr. OPERATING PROFIT TO NET SALES(Q) Highest at 3.80% PBT LESS OI(Q) Highest at Rs 618.28 cr.	0 What is not working for the Company
Dishman Carbogen Amc	4th Jun	Negative	-13	1 What is working for the Company NO KEY POSITIVE TRIGGERS	-14 What is not working for the Company NET SALES(Q) At Rs 512.12 cr has Fallen at -21.18 % PBT LESS OI(Q) At Rs 38.63 cr has Fallen at -55.13 % OPERATING PROFIT TO INTEREST (Q) Lowest at 6.68 times INTEREST(Q) Highest at Rs 19.74 cr