SAMPLE: made-up investor and funds

PORTFOLIO CHECK-UP

Sharad Gupta

21 Oct 2026

For Asha Devi Sharma

Subject: Your mutual fund check-up

Dear Asha,

I have gone through the mutual fund statement you shared (CAMS + KFintech). Values are as on 30 Sep 2026.

Thank you for sharing it. The pages that follow show how your own money has done in each of your funds: not the return printed in a fund's factsheet, but the return on your actual dates and amounts.

To give those numbers a yardstick, every rupee you put in or took out was also placed, on paper and on the same dates, in index funds that follow each fund's benchmark, and in the average fund of the same category. Fund by fund, you can see where your money did better and where it did less well.

This is a factual review, not a recommendation to buy, sell or switch any fund. If you would like to go through it together, reply to this message or give me a call.

Warmly,

Sharad Gupta

ARN-111111 · AMFI-registered Mutual Fund Distributor

Fund X-Ray.

MUTUAL FUND CHECK-UP

SAMPLE: made-up investor and funds

PORTFOLIO REVIEW · PRIVATE

How your money *really* did.

Your mutual funds, fund by fund, against index funds and the category average: same money, same days.

₹32.14 L	7	10.4%
VALUE TODAY	FUNDS HELD TODAY	RETURN A YEAR (XIRR)

PREPARED FOR

Asha Devi Sharma

Statement 1 Jan 2015 – 2 Oct 2026 · Values as on 30 Sep 2026

PREPARED BY

Sharad Gupta

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AT A GLANCE

Asha's mutual funds today

What your mutual funds are worth today, what went in and came out, and how your money compares with two yardsticks, fund by fund.

VALUE TODAY	MONEY PUT IN	MONEY TAKEN OUT	GAIN	RETURN A YEAR (XIRR)
₹32.14 L	₹19.96 L	₹1.94 L	₹14.12 L	10.4%

7 funds held today · 2 funds sold out earlier

IN SHORT

Your mutual funds are worth ₹32.14 L today: a gain of ₹14.12 L on ₹19.96 L put in, 10.4% a year.

Against index funds on each fund's benchmark, your money is ₹15,957 behind across 6 funds.

Against the average fund of each category, it is ₹3.29 L behind across 7 funds.

The largest difference: Arka Large Cap Fund (Regular · Growth), −₹4.08 L against Large Cap category average.

Same money, same days

Every rupee you put in or took out was also placed, on the same date, in two yardsticks. Both sides are valued on the same day.

vs index funds on each fund's benchmark

Each fund is compared with index funds that follow its benchmark: Nifty 50 for Large Cap and Flexi Cap; Nifty 500 for ELSS (Tax Saver).

Your funds ₹30.82 L

Same money there ₹30.98 L

DIFFERENCE **−₹15,957**

6 of your 7 funds, worth ₹30.82 L today.

Ahead in 4 of these 6 funds, behind in 2.

Not in this comparison: Bodhi Short Duration Fund (₹1.33 L): there is no index fund for Short Duration funds.

Some comparisons start later than the money did, because market data starts on 31 Jan 2016.

vs the average fund of each category

Each fund is compared with the average of all funds in its own SEBI category: Large Cap, Flexi Cap, ELSS (Tax Saver) and Short Duration.

Your funds ₹32.14 L

Same money there ₹35.43 L

DIFFERENCE **−₹3.29 L**

All 7 funds you hold, worth ₹32.14 L today.

Ahead in 3 of these 7 funds, behind in 4.

Some comparisons start later than the money did, because market data starts on 31 Jan 2016.

For reference: the money in your 6 equity funds (₹30.82 L today) would be worth ₹30.89 L in Nifty 50 index funds (−₹7,670).

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in future.

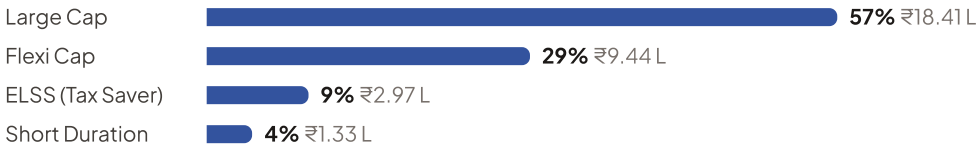
FUND BY FUND

How each fund did

Your return is what your own money earned in the fund. The last two columns show the difference between your fund today and the same money in the yardstick: + means your fund is ahead, – means the yardstick would be worth more.

FUND	VALUE TODAY	YOUR RETURN	VS INDEX FUNDS	VS CATEGORY AVERAGE
Arka Large Cap Fund (Regular · Growth) Large Cap · Regular · Growth	**₹17.73 L**	7.8% a year	**–₹2.60 L**	**–₹4.08 L**
Falak Flexi Cap Fund Flexi Cap · Regular · Growth	**₹6.75 L**	15.3% a year	**+₹2.19 L**	**+₹1.33 L**
Chitra ELSS Tax Saver Fund ELSS (Tax Saver) · Regular · Growth	**₹2.97 L**	15.0% a year	**+₹18,071**	**+₹10,156**
Bodhi Flexi Cap Fund Flexi Cap · Regular · Growth	**₹2.03 L**	10.5% a year	**+₹341**	**–₹48,283**
Bodhi Short Duration Fund Short Duration · Direct · Growth	**₹1.33 L**	6.6% a year	Not compared	**–₹4,964**
Arka Large Cap Fund (Regular · IDCW) Large Cap · Regular · IDCW	**₹68,103**	8.7% a year	**–₹6,349**	**–₹16,666**
Ekam Flexi Cap Fund Flexi Cap · Regular · Growth	**₹66,155**	13.4% a year	**+₹12,600**	**+₹5,659**
Total Differences: 6 funds against index funds, 7 against the category average	**₹32.14 L**		**–₹15,957**	**–₹3.29 L**

WHERE YOUR MONEY IS, BY CATEGORY



Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in future.

FUND DETAILS

Each fund, in detail

Arka Large Cap Fund (Regular · Growth)

YOUR RETURN
7.8% a year

Large Cap · Regular · Growth · since Jan 2017

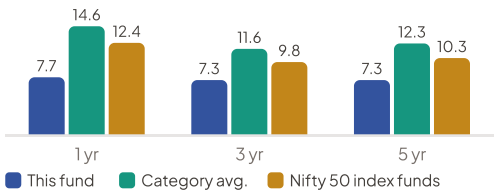
VALUE	MONEY PUT IN	GAIN
₹17.73 L	₹12.12 L	₹5.61 L

SAME MONEY, SAME DAYS: VALUE TODAY

Your fund · 7.8% a year — ₹17.73 L
Nifty 50 index funds · 10.5% a year — ₹20.32 L
Large Cap category average · 11.9% a year — ₹21.81 L

vs Nifty 50 index funds **-₹2.60 L** | vs Large Cap category average **-₹4.08 L**

THE FUND'S OWN RETURNS, % A YEAR (NOT YOUR MONEY'S) · AS ON 30 SEP 2026



Falak Flexi Cap Fund

YOUR RETURN
15.3% a year

Flexi Cap · Regular · Growth · since Mar 2017

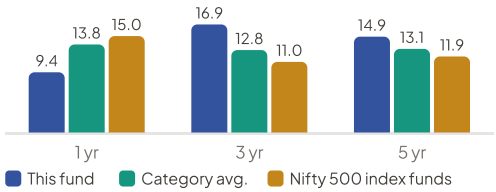
VALUE	MONEY PUT IN	MONEY TAKEN OUT	GAIN
₹6.75 L	₹2.00 L	₹50,000	₹5.25 L

SAME MONEY, SAME DAYS: VALUE TODAY

Your fund · 15.3% a year — ₹6.75 L
Nifty 50 index funds · 11.0% a year — ₹4.55 L
Flexi Cap category average · 12.9% a year — ₹5.42 L

vs Nifty 50 index funds **+₹2.19 L** | vs Flexi Cap category average **+₹1.33 L**

THE FUND'S OWN RETURNS, % A YEAR (NOT YOUR MONEY'S) · AS ON 30 SEP 2026



Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in future.

Chitra ELSS Tax Saver Fund

YOUR RETURN
15.0% a year

ELSS (Tax Saver) · Regular · Growth · since Jan 2023

VALUE	MONEY PUT IN	GAIN
₹2.97 L	₹2.25 L	₹72,081

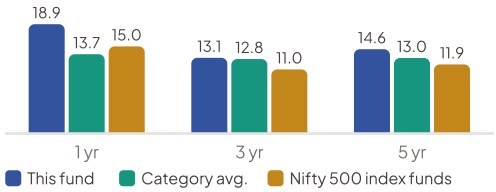
SAME MONEY, SAME DAYS: VALUE TODAY

Your fund · 15.0% a year — ₹2.97 L
Nifty 500 index funds · 11.6% a year — ₹2.79 L
ELSS (Tax Saver) category average · 13.1% a year — ₹2.87 L

vs Nifty 500 index funds **+₹18,071**

vs ELSS (Tax Saver) category average **+₹10,156**

THE FUND'S OWN RETURNS, % A YEAR (NOT YOUR MONEY'S) · AS ON 30 SEP 2026



Bodhi Flexi Cap Fund

YOUR RETURN
10.5% a year

Flexi Cap · Regular · Growth · since Jun 2015

VALUE	MONEY PUT IN	GAIN
₹2.03 L	₹69,000	₹1.34 L

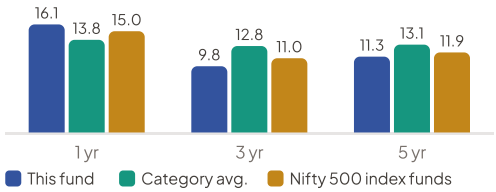
SAME MONEY, SAME DAYS: VALUE TODAY

Your fund · 10.5% a year — ₹2.03 L
Nifty 50 index funds · 10.5% a year — ₹2.03 L
Flexi Cap category average · 12.8% a year — ₹2.51 L

vs Nifty 50 index funds **+₹341**

vs Flexi Cap category average **−₹48,283**

THE FUND'S OWN RETURNS, % A YEAR (NOT YOUR MONEY'S) · AS ON 30 SEP 2026



Compared from 31 Jan 2016; earlier dates are not in the market data.
Over the same dates: your fund 10.5% a year; Nifty 50 index funds 10.5% a year; Flexi Cap category average 12.8% a year.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in future.

Bodhi Short Duration Fund

YOUR RETURN
6.6% a year

Short Duration · Direct · Growth · since May 2022

VALUE	MONEY PUT IN	GAIN
₹1.33 L	₹99,995	₹32,700

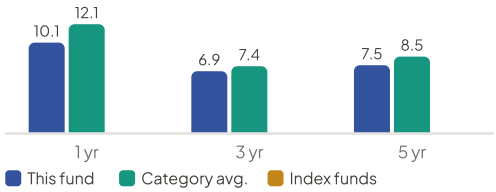
SAME MONEY, SAME DAYS: VALUE TODAY

Your fund · 6.6% a year — ₹1.33 L

Short Duration category average · 7.5% a year — ₹1.38 L

vs Short Duration category average **-₹4,964**

THE FUND'S OWN RETURNS, % A YEAR (NOT YOUR MONEY'S) · AS ON 30 SEP 2026



Index funds: not compared, there is no index fund for Short Duration funds.

Arka Large Cap Fund (Regular · IDCW)

YOUR RETURN
8.7% a year

Large Cap · Regular · IDCW · since Apr 2019

VALUE	MONEY PUT IN	MONEY TAKEN OUT	GAIN
₹68,103	₹40,000	₹3,900	₹32,003

SAME MONEY, SAME DAYS: VALUE TODAY

Your fund · 8.7% a year — ₹68,103

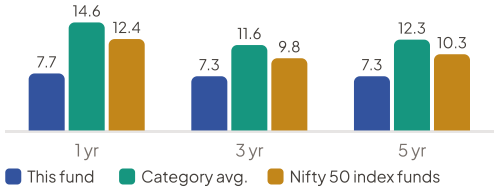
Nifty 50 index funds · 10.0% a year — ₹74,452

Large Cap category average · 11.8% a year — ₹84,769

vs Nifty 50 index funds **-₹6,349**

vs Large Cap category average **-₹16,666**

THE FUND'S OWN RETURNS, % A YEAR (NOT YOUR MONEY'S) · AS ON 30 SEP 2026



Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in future.

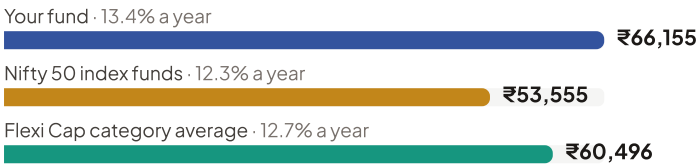
Ekam Flexi Cap Fund

YOUR RETURN
13.4% a year

Flexi Cap · Regular · Growth · since Jan 2019

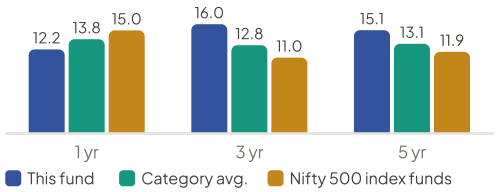
VALUE	MONEY PUT IN	MONEY TAKEN OUT	GAIN
₹66,155	₹79,999	₹54,682	₹40,838

SAME MONEY, SAME DAYS: VALUE TODAY



vs Nifty 50 index funds **+₹12,600** | vs Flexi Cap category average **+₹5,659**

THE FUND'S OWN RETURNS, % A YEAR (NOT YOUR MONEY'S) · AS ON 30 SEP 2026



Sold out completely on 6 Jan 2020 and bought again later. On that day: Nifty 50 index funds −₹3,718; Flexi Cap category average −₹1,209.

SOLD EARLIER

Funds sold out earlier

These funds are no longer held. The comparison money was taken out on the day of sale, so the difference is the one on that day.

FUND	HELD	PUT IN	RECEIVED	YOUR RETURN	VS INDEX FUNDS	VS CATEGORY AVERAGE
Dhruv Large Cap Fund Large Cap · Regular	Feb 2018 – Mar 2020	₹60,000	₹72,527	9.6% a year	-₹6,138	-₹1,882
Old Closed Fund Regular	May 2016 – May 2018	₹10,000	₹13,000	14.0% a year	Not compared	Not compared

Not compared: this fund is not in our fund data.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in future.

HOW TO READ THIS

How this report is worked out

Same money, same days

Every purchase, SIP, withdrawal and dividend on your statement is copied into the yardstick on the same date, for the same amount. Both sides are valued on the same day, so the difference shows only how the investments did.

Category average

The average of all funds in the same SEBI category (Large Cap, Flexi Cap, ELSS and so on), in the same plan.

Regular and Direct

Regular plans are compared with Regular plans, and Direct with Direct.

Data

Fund prices (NAV) are from AMFI, up to 30 Sep 2026. Your amounts, dates and units are from your CAS.

Index funds on the benchmark

The typical index fund that follows the index a fund is measured against, chosen by its category: for example Nifty 50 for Large Cap, Nifty Midcap 150 for Mid Cap. Each fund's page names the index used.

Your return (XIRR)

The yearly return on your own money, counting each amount from the day it went in or came out. Until the money has been invested for a year on average, it is the change so far.

Charges

Stamp duty and STT are left out on both sides.

IMPORTANT

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Past performance may or may not be sustained in future.

This report shows facts from your statement and public NAV data. It is not a recommendation to buy, sell or switch any fund.

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Prepared by Sharad Gupta

ARN-111111 · AMFI-registered Mutual Fund Distributor
7017258552 · advisor@example.com

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