FOR ADVISORS

PORTFOLIO INTELLIGENCE · FOR FINANCIAL ADVISORS

ParakhFolio

Manage every client's portfolio — analyse, approve, and advise the whole family.

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WELCOME

What is ParakhFolio?

ParakhFolio is a mutual-fund portfolio intelligence platform for Indian investors and their advisors. Upload the statements you already have, and it tracks your clients' returns, watches every fund against a target, plans goals, stress-tests the money, and explains the whole portfolio in plain language.

You don't enter anything by hand to get started — ParakhFolio reads holdings straight from a CAMS/KFintech, NSDL/CDSL, NJ Wealth, or broker statement, then enriches each fund with live NAV and fund data. Everything after that is one screen: returns, risk, tax, goals, and an AI assistant grounded strictly in the actual numbers.

> **One promise about the numbers.** Every figure cites its source, and anything that is a model — a projection, a stress shock, a "missed gains vs index" estimate — is clearly labelled as an estimate, never dressed up as a fact.

SECTION 1

Quick start — your first 10 minutes

Onboard your first client

1. Sign up / log in.
2. Go to **Investors → Add investor** (name, email, tax bracket, target return).
3. Open the investor → **Documents** → upload their statement (password-protected is fine).
4. Review holdings and the analytics stack on the **Portfolio** tab.
5. Run **AI analysis**, adjust, and **approve** it for the client.
6. Group families into **Households**; compare against a **Model portfolio**.

> **Tip.** Everything an investor sees, you see too — this guide covers the full analytics stack you review on each client's behalf.

What's inside

SECTION 2

The Dashboard

Your at-a-glance home the moment you sign in:

- **Summary cards** — total invested, current value, overall gain/loss, and how many funds sit below the target return.
- **Performance tabs** — portfolio value and returns over time, charted.
- Quick links into investors, alerts and analysis.

Advisors get a whole-book roll-up across every investor here.

SECTION 3

Uploading statements

ParakhFolio reads holdings automatically from documents you already have. Drop a file into **Documents** and it extracts fund names, folios, units, invested amount, current value and any SIP/SWP schedules — then matches each fund to live market data. Advisors upload on a client's behalf from that client's Documents tab.

Source	What it captures
CAMS / KFintech CAS (PDF)	Full mutual-fund holdings & transactions
NSDL / CDSL statement (PDF)	Both mutual funds and directly-held shares
NJ Wealth holdings / SIP (PDF)	Holdings and SIP schedules
Broker CSVs	Zerodha, Groww, Upstox, ICICI Direct
Generic CSV / Excel	Any file — with automatic column mapping
Anything unusual	An AI fallback parser handles odd formats (fair-use cap)

> **Password-protected statements.** CAMS/KFintech/NSDL PDFs are usually locked with a PAN or password. If ParakhFolio detects one, it simply asks for the password and unlocks it in place — no need to remove protection first.

You can **reprocess** or **delete** any upload at any time. In-app how-to guides show exactly where to download each statement from its source portal.

SECTION 4

Portfolio analytics — the Health hub NEW

Once holdings are imported, the **Portfolio** tab opens on the **Portfolio Health hub** — everything visible at a glance, no scrolling to find it:

- **Portfolio Health score** — a single 0–100 score + letter grade, rolled up transparently from five pillars (**Performance, Cost, Diversification, Risk fit, Habits**) shown as bars. A descriptive summary of the client's own holdings — not advice — that renormalises if a pillar can't be measured yet.
- **Insight tiles** — a responsive grid where every analytic is a compact tile with its **headline number + a colour status dot** (green good / amber watch / red alert). **Tap a tile** and its full card opens inline; tap again to close.
- **Category chips** — *Overview · Performance · Risk · Habits · Tax* filter the grid to focus on one area.

Nothing here calls a paid AI or places a trade — it's all math on the client's own data; heavier cards (overlap, the risk questionnaire) run only when you open their tile. **Every card cites its data source.**

How the Health score is worked out (plain words)

A **report card out of 100** (grade A–E) blending up to **five** things; only the parts we can measure are counted, and the score re-balances if one is missing:

- **Performance** — of the funds we can compare to an index, how many are **beating** it.
- **Cost** — low-cost **direct** plans (100) vs costlier **regular**/commission plans.
- **Diversification** — money **spread out** vs piled into one fund (bigger largest holding → lower).
- **Risk fit** — does the equity-vs-safe mix match the risk quiz? *Counts only once the quiz is done.*
- **Habits** — SIP discipline, cost-consciousness, patience, and focus.

Weighted average (Performance counts a little more) → grade: **A 85+ · B 70–84 · C 55–69 · D 40–54 · E <40**. It's a **description, not advice or a prediction** — and lifting a weak bar (e.g. direct plans, taking the risk quiz) is how you improve it.

Net worth & allocation NEW

- **Net Worth** — the complete picture in one place. Mutual funds and direct equity are live from holdings; add **FDs, EPF/PPF, NPS, real estate, gold, bank balances, bonds, insurance** and **liabilities** manually. Shows total assets - liabilities = net worth, with an asset-class breakdown.
  - **Trend line** — each visit snapshots today's net worth, so a trend builds automatically; a sparkline shows the change over time.
  - **Edit any manual asset in place** (pencil icon) as an FD matures or property revalues — or remove it.
  - **Account-Aggregator auto-sync** is scaffolded with an honest status; once live it will fetch bank / EPF / deposit balances automatically.
- **Portfolio Overview** — a consolidated donut + detail table, re-groupable by **Schemes / Asset Class / Scheme Type / Sub-Type / AMC** (and, on the advisor all-clients view, by **Investor**), each with Investments, Current Value, Unrealised Gain/Loss and Holding %, an All / MF / Stocks filter, and CSV export.
- **Holdings table** — units, invested, current value and returns per fund.

Performance & benchmarking

- **Missed Gains** NEW — the headline "what did drifting cost me?" card. For every fund with a valid category benchmark, it computes what that same money *would* be worth had it simply tracked the index, and sums the shortfall — an honest, illustrative "money left on the table" figure (labelled vs-index, not a guarantee).
- **Return Attribution & Peers** NEW — *what drove the return*: the top funds that **contributed** and those that **dragged** (in portfolio percentage-points and ₹), an attribution table by asset class, and a **peer standing** line. Per-fund contributions sum *exactly* to the absolute return.
- **Benchmark comparison** — each fund against its category index (e.g. a large-cap fund vs Nifty 50), with blended portfolio alpha.

Habits, risk & suitability

- **Investor Behaviour Score** NEW — grades *habits*, not just the portfolio: **Automation & SIP discipline**, **Cost consciousness** (direct vs regular plans), **Patience** (small-cap / sectoral trend-chasing) and **Focus** (clutter / duplicate funds). A 0–100 score with a letter grade, naming the biases it spots (*Recency bias, Fee insensitivity, Over-diversification*). Trade-timing signals unlock once a transaction statement is uploaded.
- **Risk Profile & Suitability** NEW — 8 quick SEBI-style questions set a risk category (Conservative → Aggressive) with a recommended equity band, then check it against **how the money is actually invested** — flagging *more* or *less* equity risk than the profile suggests, on an actual-vs-target bar.

Overlap, volatility, stress & tax

- **Fund Overlap & Look-through** — how much any two funds **duplicate** each other (overlap %), a **diversification score**, and the **single stocks most exposed to** across all funds. Plus **sector exposure (look-through)** and plain-language **concentration warnings** when a stock, the top-5, a sector, or a fund-pair grows too large. Coverage is shown honestly (Nippon India & SBI today, refreshed monthly; more AMCs over time).

- **Volatility Health Check** NEW — a value-weighted read of how bumpy the portfolio is: realized annualised standard deviation with a plain band (Low → Very High), the **normal swing** to expect in a typical year (≈1 SD), and a **rough year** (≈1.5 SD).
- **Stress Test** NEW — how the portfolio would have held up in past crashes (2008 GFC, COVID, a rate shock, a mid/small-cap bear), with ₹ drawdown and historical recovery time per scenario.
- **Commission leak** — the rupee cost of holding regular (commission-bearing) plans versus direct plans.
- **Tax-loss & gain harvesting** NEW — loss-harvesting candidates and headroom to book up to ₹1.25L of LTCG tax-free before 31 March (India has no wash-sale rule). Works at position level, and goes **exact FIFO lot-level** via **Enter lots** (key actual purchase lots per fund) or a detailed transaction statement. The card names the basis it used.
- **Capital-gains export** — a CSV of unrealised gains with Indian LTCG/STCG/slab tax applied for the current financial year.
- **Model-portfolio compare** ADVISOR — compare a client's actual asset-class mix against a saved **model portfolio** and see the **drift** per class, so rebalancing is a glance, not a spreadsheet.

Wealth Recap NEW

The **Wealth Recap** button in the investor header generates a shareable, "year-in-review"-style summary: biggest wealth creator, best-returning fund, asset mix and milestones — a friendly one-screen story built from the same verified numbers. Ideal to send a client or keep on file.

SECTION 5

Shares — direct equities

If a statement includes directly-held stocks (via NSDL/CDSL or a broker CSV), the **Shares** tab adds:

- **Holdings table** with live prices (refreshable on demand).
- **Concentration** — the largest single-stock positions.
- **Sector allocation** — how equity is spread across sectors.
- **Equity insights** — a factual, descriptive AI read of concentration and sector tilts (descriptive only — no buy/sell calls, per SEBI norms).

- **Account Aggregator link** — consent-based live sync (rolling out).

SECTION 6

AI portfolio analysis

From the **Analysis** tab, run an AI review. ParakhFolio:

1. Computes the hard numbers itself — returns, CAGR, risk, quality checks — so the AI reasons over verified data, not guesses.
2. Adds goals and active macro factors as context.
3. Produces a **recommendation for every fund** (hold / increase / reduce / exit / switch), each with a confidence score, reasoning citing return vs threshold, and — for exits/switches — **verified alternatives** whose real 1-year return beats the fund you hold.
4. Gives an overall outlook and portfolio-level suggestions.

Fairer, smarter judging NEW

- **Balanced-fund / STP aware** — Balanced Advantage & Dynamic Asset Allocation funds (used to park a lumpsum and STP into equity) are set aside, and Conservative Hybrid / Equity Savings / Arbitrage funds aren't judged against your equity target. No more false "underperformer" flags.
- **Active-vs-index overlay** — for large-cap-style funds, see what a low-cost index fund returned over the same year, and get the index offered as a "go passive" alternative when it won.
- **What the experts say** — a cited round-up of Value Research 5★ ratings, ET Wealth picks and named advisor views (CNBC-TV18 / Zee Business / ET Now / NDTV Profit) for your fund categories. Every item links to its source — information to verify, not our advice.

> **Your approval workflow.** New analyses are marked *not yet approved*. You review, can add notes, and approve — only then does it become the investor's confirmed view. Results cache 24 hours; use **Re-run with fresh data** to force a new pass.

SECTION 7

Goals & projections

Plan what the money is *for*.

- **Create a goal** — type (retirement, education, home, car, trip, emergency, wealth creation, medical), target amount and target year.
- **Target allocation** — a rules engine sets a recommended equity / debt / gold split; **override** with sliders and ask **"Why this?"** for a plain-language rationale.
- **Gap analysis** — current holdings vs target, with the rupee gap per asset class.
- **Projection — "will you get there?"** NEW — a Monte-Carlo simulation (2,000 paths): a **probability of success**, a **fan chart** vs the target line, and live sliders for **monthly SIP**, **annual step-up** and **amount already saved**.
- **Drawdown / decumulation** NEW — on a retirement goal, model the spending phase: how long the corpus lasts at a chosen inflation-adjusted withdrawal, and the **sustainable withdrawal** it supports.
- **Horizon Planner & a fresh proposed portfolio** NEW — in the Health hub, set an investment horizon and see the fit, a rupee-level rebalance, an SWP income simulator, and a **proposed portfolio** (target mix + real funds) for that horizon, with a conservative / moderate / aggressive toggle.

Free Plan Builder (no login) NEW — at **/plan**, anyone can enter age, horizon and amount and instantly get a proposed portfolio, a Monte-Carlo growth projection, and an SWP income scenario — great to share with a prospect before they sign up.

Projections are illustrative, not guarantees.

SECTION 8

Ask AI — the portfolio assistant NEW

A chat that answers questions about **the portfolio itself** — grounded strictly in its holdings, returns, goals and macro context. It won't guess or pull outside numbers; if something isn't in the data, it says so. Ask things like:

- *"Which funds are underperforming, and by how much?"*
- *"Is there overexposure to any one fund or category?"*
- *"How is this tracking against the goals?"*
- *"What happens to the goal if the largest SIP stops?"*

The assistant describes and explains; it won't issue buy/sell instructions — for any action it points to a SEBI-registered adviser.

SECTION 9

Alerts

- **Threshold breach** — a fund's return falls below target for the check window; severity escalates if an active SIP is feeding a losing fund. Same-category alternatives are attached.
- **Category reclassification** NEW — if a held fund is officially reclassified by SEBI/AMFI, an alert prompts a review of whether it still fits its goal.
- Alerts appear in-app (with an unread count) and by email; checks run on a schedule.

SECTION 10

Fund Explorer

- **Browse and search** funds with live NAV and metadata.
- **Fund detail** — NAV history chart, category, expense ratio, risk metrics, plus:
  - **Rolling returns** NEW — 1/3/5-year rolling summaries (best / worst / average across every start date), a truer picture of consistency than one point-to-point number.
  - **Style box** NEW — where the fund sits by market-cap size (large → small / flexi / index / ELSS). Honest that the value↔growth axis isn't inferred.
- **Below-threshold view** — funds currently under the target return.

SECTION 11

Market analysis & macro

- **Macro analysis** — an AI read of current conditions (RBI policy, inflation, global factors, sector outlook), using live web search.
- **Macro checklist** ADVISOR — maintain the master list of macro factors; per investor, enable or disable individual factors so analysis is tailored.
- **SIP intelligence** — the SIPs view surfaces systematic plans and their health: which SIPs are compounding into underperformers, and where a step-up or switch would help.

SECTION 12

Advisor tools — households & models

- **Combined dashboard** across all your investors.

- **Approve / adjust** every AI recommendation before the client sees it.
- **Per-investor thresholds and macro overrides.**
- **Households** NEW — group related investors (e.g. a family) into a household for a combined view of everyone's assets, allocation and goals — so you advise the family, not just individuals.
- **Model Portfolios** NEW — build and save target asset-class models, then compare any investor against a model to see drift and drive rebalancing conversations.
- **Shareable exports** (capital gains, analysis) and a **Wealth Recap** per client.

SECTION 13

Install as an app (PWA) NEW

ParakhFolio installs like a native app on a phone or laptop — no app store:

- On **Android / Chrome / Edge**, tap the **Install** prompt (or browser menu → *Install app*). On **iPhone / Safari**, use *Share → Add to Home Screen*.
- It opens full-screen with its own icon, launches faster, and keeps already-loaded pages viewable if the connection drops.

> **For security**, live data, uploads and sign-in always require a connection — nothing sensitive is cached offline.

SECTION 14

Settings & plans

- **Return threshold** — the annualised, pre-tax target each fund is judged against (per investor).
- **Personal preferences and theme.**
- **Plans & payment** — subscription tiers (Tracker, Insights, Family) billed monthly or annually, paid by **UPI**: you get a UPI link and reference code, and the account activates once paid. See the **Pricing** and **Refunds** pages for details.

Choose your AI model & bring your own key NEW

Under **Settings → AI model & keys** you control which AI powers your analysis:

- **Pick your model** — from **OpenAI, Anthropic (Claude) and Google (Gemini)**. The **free default** (a fast, cost-effective model) runs on the app's key at no cost.

- **Bring your own key** — paste your own OpenAI / Claude / Gemini API key to unlock that provider's models with **unlimited** use billed to your account. Keys are verified on save, **encrypted at rest, and never shown again**.
- **Free monthly allowance** — app-key AI actions are capped monthly (a bar shows used / cap); hit the cap and you're prompted to add your own key. **BYOK is never capped.**
- **Per-run switch** — the Analysis screen has a model switcher to choose per run.

Your data (holdings, returns, goals — **never PAN or bank details**) goes to the chosen provider to generate analysis and is **not used to train their models**. The web-grounded Macro outlook follows your chosen provider too.

SECTION 15

Important notes & disclaimers

ParakhFolio is not a SEBI-registered Investment Adviser or Research Analyst. All outputs are informational — **confirm with a SEBI-registered adviser before acting.**

Numbers reflect uploaded statements and live NAVs, so keep statements current. Indian NAVs publish once daily (~9 PM IST); intraday values are estimates. Data is scoped to the owner (and their advisor, if advisor-managed).

Every figure cites its source. Each analytics card shows where its numbers come from — NAV & fund data from AMFI / MFApi.in, underlying-stock weights from AMC monthly SEBI portfolio disclosures, live equity prices from Yahoo Finance — and clearly labels **model assumptions** (projections, stress shocks, missed-gains) as estimates, not guarantees.

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