

Press Note

HDFC securities launches Equity and Mutual Fund Optimizer for Indian investors

July 01, 2020, Mumbai: HDFC securities launches Equity and Mutual Fund Optimizer for Indian investors. These platforms will be able to assist the investors by identifying non performing stocks and funds in their portfolios, while suggesting appropriate replacements. Based on the construct of Artificial Intelligence and Big Data, both Equity and Mutual Fund Optimizer analyze the composition of client portfolios and generate prompt course corrective measures by considering customers' investment style and risk profile. These two platforms are open to all retail investors irrespective of their portfolio size. Both EQ and MF Optimizers are not transactional in nature but are platforms through which any investor can scan their current portfolios and get recommendations for strengthening their asset allocation.

HDFC securities is the first amongst all brokerage houses in India to launch the Mutual Fund Optimizer.

The mutual fund industry has grown three times in the last decade with an AUM of Rs. 24.55 lakh crore with 9.10 crore folios as of May 31, 2020 (Source – [AMFI](#)). While mutual funds are gaining momentum with wider acceptance amongst Indian investors, HDFC securities believes in providing a refined and well-structured environment for investors to derive their best investment options. The MF Optimizer helps customers to find their risk appetite through simple behavioral science questions and provide research backed model portfolios to help them align and optimize their portfolios. To add on to the enriching experience and as a part of the standard offerings of the platform, webinars are arranged from fund managers who would be sharing insights on the protocols of portfolio creation and management. With the introduction of the MF Optimizer, customers will be able to access a consolidated view of all their funds while monitoring their overall performance and realigning their portfolios wherever necessary.

Finding the correct stocks to invest has always been a matter of indecision for many customers. Non-performing stocks negatively impact a portfolio if they are not regularly monitored and no corrective actions are initiated. The Equity Optimizer understands thoroughly the current spread of stocks in a portfolio and the risk exposure/appetite of the customer before it shares the reconstruction plan. The platform analyses the quality, valuation, financial trend and technical details of a particular stock before it is considered as a fit suggestion or a replacement to an existing one. The EQ Optimizer is also vigilant in tracking the market movements and future changes while ensuring the portfolio is adequately insulated from unprecedented losses.

How the platform works –

Mutual Fund Optimizer	Equity Optimizer
<ol style="list-style-type: none">1. Scans existing MF portfolio and assesses risk profile2. Identifies non-performing funds3. Provides options for model portfolio as per risk appetite	<ol style="list-style-type: none">1. Scans stocks and assesses risk profile2. Identifies weak stocks3. Finds better stocks as per risk appetite4. Monitors progress continuously and provides curative inputs periodically for a stable portfolio

NK Purohit, Head – Digital & Distribution - *“The launch of Equity and MF Optimizers falls in line with our continued strategy of leveraging technology to address and solve the commonly faced issues of investors. Through the use of Artificial Intelligence and advance algorithms, we would be able to help investors create and realign portfolios based on their needs and goals. People, whether choosing equities or mutual funds, have always been heavily influenced by friends, family or*

individual advisors, but they often miss out on having a holistic view of their portfolios. Many investors may not be aware of the composition of their portfolios in terms of asset allocation, sector or stock weightage. Both EQ and MF Optimizers are specially carved out to assist customers to compare, optimize and improve their portfolio performance. To urge customers to use this platform to their benefit, we are providing access to the MF and EQ Optimizer free of cost as an introductory offer."

On the launch, **Dipen Sheth, Head – Retail Equity** added – *"We are very optimistic that customers will leverage both these platforms to continuously optimize their portfolios. It is very difficult to predict the exact behavior of the capital market but, with the help of Equity and MF Optimizer, customers will be able to reposition their investments and exposure while cruising along the unpredictable bends of the market. In volatile conditions (or otherwise), customers often face the predicament regarding the entry and exit decisions related to a particular stock or fund. However, with these two platforms in place, we will be able to help customers take the best decision based on their expectations and risk appetite."*

About HDFC securities

HDFC securities is one of the leading stock broking companies in India and a subsidiary of HDFC Bank- a renowned private sector bank.

As a stock broking company, we have completed 20 years of operations. We offer a suite of products and services across various asset classes such as equity, gold, debt and real estate. Be it stocks, derivatives, mutual fund, fixed deposits, NCDs, insurance, bonds, currency derivatives or PMS, we have a product that suits each of your investment needs.

HDFC securities offers web 2.0 technology to trade and our state-of-the art technology enables seamless trading experience on both the exchanges BSE and NSE.

With a decade of experience in trading and a rating of A1+1, we have a proven pedigree in the financial services industry. We cater to the investment needs of customers through our 260 plus branches.

For further information, please contact:

Navanil Sengupta | +91- 99207 67977 | navanil.sengupta@hdfcsec.com

Jimit Harde | + 91- 9930029645 | jimit.harde@genesis-bcw.com