

We want to introduce "DETAILED RETURN REPORT" with various options & formats.

## **DETAILED RETURN REPORT**

As per the name this report is providing full details for returns. Three options are available to generate the Detailed Return Report.

- I. Absolute return
- II. Annualized return
- III. XIRR return detail

In **WT-AUTO/PAT** you can generate each return in the separate reports.

This report includes various formats of details. In column wise details you find particulars like Date, Transaction type, Quantity, Balance Quantity, Cost, Base NAV, Amount, Days, Return in Percentage, Notional P/L and Actual P/L whereas in summary details you can find the particulars as Client Name wise followed by scheme name, account number, date wise transaction detail, Cash In and Cash Out.

❖ **Transaction Type** includes various kinds of transactions such as,

- Invest
- Additional investment
- Bonus
- Switch In
- Switch Out
- Withdraw
- Dividend Reinvestment Amount
- Dividend Payout Amount

❖ **Quantity** means the number of unit for particular transaction.

- ❖ Here FIFO i.e. First In First Out method is used for the calculation of **Balance Unit** & various returns as well Capital Gain. It means what comes in first is handled first, what comes in next waits until the first is finished. It will be displayed if any balance unit exists for particular transaction. When calculating your gain, you assume that the first shares sold are the first shares you bought.
- ❖ **Days** show the period for how long time the investment has been under your possession.
- ❖ **Return in Percentage:** Absolute/ Annualized /XIRR.
- ❖ **Notional Profit/Loss** shows Total Unrealized Profit/Loss i.e. Profit/Loss on current holdings.
- ❖ **Actual Profit/Loss** means book profit/loss i.e. realized Profit/loss.
- ❖ **Cash In** means total cash in (comes) through various transactions such as,
  - Invest
  - Additional Investment
  - Switch In
  - Bonus
  - Dividend Reinvestment Amount
- ❖ **Cash Out** means total cash out (goes) through various transactions such as,
  - Withdraw
  - Switch Out
  - Dividend Reinvestment Amount
  - Dividend Payout Amount
- ❖ **Omit Folio with zero balance** option is used to reduce the size of Report. Where the Folios with Zero Balance (All redemptions) we can avoid to print.

- ❖ **Omit transaction with zero balance** option is used to reduce the size of Report. Generally in Liquid Funds, Where Investors are used to Invest money in existing Folio, even the balance is Zero.  
To avoid the repetition of the same previous transactions (Before Zero Balance), you can select this option.

### **ABSOLUTE RETURN:**

In simple terms absolute return means the return that an asset achieves over a certain period of time. In detailed report client can see the returns as per Absolute Percentage Method.

### **ANNUALIZED RETURN:**

The yearly increase (or decrease) in the value of an investment. In detailed report client can see the returns as per Annualized Percentage Method.

### **XIRR RETURN SUMMARY:**

XIRR calculates the internal rate of return for a schedule of cash flows that is not necessarily periodic. It is recommended where multiple cash-in & cash-out observed in transactions.

- ❖ XIRR is a combination of values, dates & guess.
- **Values:** If the first value is a cost or payment, it must be a negative value. All succeeding payments are discounted based on a 365-day per year.
- **Dates:** The first payment date indicates the beginning of the schedule of payments. All other dates must be later than this date, but they may occur in any order.



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- **Guess:** This is the number that you guess is close to the result of XIRR.

In this report we find XIRR return in percentage. All other details remain same as absolute / annualized return report.

Hope above information will be helpful to you to communicate with your clients more effectively. We are always ready to serve our valuable clients. For any further details kindly contact us.