Project #2: Creating a Retirement Portfolio

Since, I’m currently working out of India, Zerodha is one of the working platforms like Vanguard and to better connect with the Indian market I’ve assessed the same with the knowledge I have gained from the course… kindly allow me to be assessed on the basis of this submission. Alternatively, if the same is required to be done on Vanguard, in order to obtain requisite credits, I’ll try and create an account there as well. Kind regards and your consideration is highly appreciated.

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|  | **Fund #1** | **Fund #2** | **Fund #3** |
| ZERODHA Mutual Funds Selected | Parag Parikh Flexi Cap Fund | HDFC Mid-Cap Opportunities Fund | SBI Blue Chip Fund |
| Index Fund or Actively Managed Fund? | Active (Growth Equity) | Active (Growth Equity) | Active (Growth Equity) |
| 10-Year Average Rate of Return | 23.3343 | 32.2639 | 18.1902 |
| Expense Ratio | 0.57% | 0.75 | 0.85 |
| % of Portfolio | 50 | 25 | 25 |
| Estimated Portfolio Rate of Return | (₹1,83,656.56)  46.16% | (₹1,43,015.35)  35.94% | (₹71,226.87)  17.90% |
| Why did you select this fund? | One of the prominent and good investments for large cap funds.  Eminent fund manager  Lowest risk | HDFC bank history of growth in mid cap funds and the performance over last 11 years | SBI bank history of growth funds and the performance.  Safer option |