

Multi Asset Portfolio

Investor Profile

Total Corpus	: 10 Cr
Investor Age	: 52 Years
Expected Monthly Cashflow	: 3 Lakhs
Investment Duration	: 5 Years and 10 Years

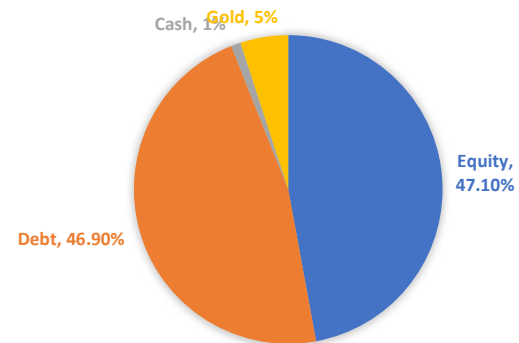
Portfolio Objective:

The aim of the portfolio is to balance risk tolerance, desired income, and the overall investment horizon, with a conservative approach to ensure capital preservation and steady income.

Investment Approach:

The approach involves creating a conservative investment strategy focusing on capital preservation and steady returns. The portfolio will primarily consist of high-quality fixed-income instruments, such as government and corporate bonds, to generate the targeted monthly coupon of ₹3 lakh. A smaller portion will be allocated to low-risk, dividend-paying equities and conservative hybrid funds, gold etf for potential growth and inflation protection. Regular portfolio reviews and rebalancing will ensure alignment with investment goals, with a clear plan for liquidity and redemption at the end of the 5Y and 10Y horizon.

Portfolio Allocation



(All fig. in Crore until stated otherwise)

Security	Fixed Assets	Equities	Mutual Funds	Cash and Cash Equivalents	Alternate Investments
#					
Weighted Annual Return (%)	7.11%	22.00%	19.95%	4.00%	15.98%
Standard Deviation	-	11.00	12.74	-	2.00
Weightage	0.445	0.075	0.42	0.01	0.05

#	Portfolio Summary
	Starting Corpus 10.00
	Annual Return 14.76%
	Standard Deviation 6.28
	End Corpus (5Y) 19.90

Portfolio Components

Fixed Assets					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (5Y)
Government Securities:	0.42	1.85	-	7.00%	2.59
High Rated Corporate Bonds:	0.36	1.60	-	7.00%	2.24
Tax Free Bonds:	0.22	1.00	-	7.50%	1.44
Total	1.00	4.45	-	7.11%	6.27

Mutual Funds					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (5Y)
Balanced Funds	0.14	0.60	9.50	12.75%	1.09
Systematic Withdrawal Plan	0.14	0.60	10.66	23.00%	0.89
Equity Fund	0.71	3.00	13.81	23.00%	8.45
Total	1.00	4.2	12.74	19.95%	10.43

Alternate Investment					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (5Y)
Gold ETFs	1.00	0.50	2.00	16%	1.0
Total	1.00	0.50	2.00	16%	1.0

Equities					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (5Y)
High Dividend Yield Stocks	1.00	0.75	11.00	22.00%	2.03
Total	1.00	0.75	11.00	22.00%	2.03

Cash					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (5Y)
Cash in Savings Account	1.00	0.10	-	4.00%	0.12
Total	1.00	0.10	-	4.00%	0.12

(All fig. in Crore until stated otherwise)

Security	Fixed Assets	Equities	Mutual Funds	Cash and Cash Equivalents	Alternate Investments
#					
Annual Return (%)	7.43%	16.00%	15.77%	20.00%	13.08%
Standard Deviation	-	12.00	12.88	-	4.00
Weightage	0.45	0.075	0.42	0.01	0.05

Portfolio Summary	
Starting Corpus	10.00
Annual Return	11.52%
Standard Deviation	6.51
End Corpus (10Y)	29.75

Portfolio Components

Fixed Assets					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (10Y)
Government Securities:	0.42	1.85	-	7.00%	3.64
High Rated Corporate Bonds:	0.36	1.60	-	7.00%	3.15
Tax Free Bonds:	0.22	1.00	-	8.90%	2.35
Total	1.00	4.45	-	7.43%	9.13

Mutual Funds					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (10Y)
Balanced Funds	0.14	0.6	9.23	11.34%	1.76
Systematic Withdrawal Plan	0.14	0.60	10.95	18.80%	0.71
Equity Fund	0.71	3.00	14.00	18.00%	15.70
Total	1	4.2	12.88	15.77%	18.17

Alternate Investment					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (10Y)
Gold ETFs	1.00	0.50	4.00	13.08%	1.71
Total	1.00	0.50	4.00	13.08%	1.71

Equities					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (10Y)
High Dividend Yield Stocks	1.00	0.75	12.00	16.00%	3.31
Total	1.00	0.75	12.00	16.00%	3.31

Cash					
Components	Weight	Amount	Standard Deviation	Returns	End Amount (10Y)
Cash in Savings Account	5.00	0.50	-	4.00%	0.74
Total	5.00	0.10	-	20.00%	0.74

Monthly Cashflow Calculation (5Y)

	Return/ Interest Rate	Invested Amount	Annual Return
Systemetic Withdrawal Plan (5Y)	23.00%	0.60	0.06
Average yield of 7% on bonds (5Y)	7.00%	4.00	0.28
Dividend Income	2.88%	0.75	0.02
Interest on Savings Account	4.00%	0.10	0.00
Total		5.45	0.37

Monthly Cashflow (5Y) 0.03













Monthly Cashflow Calculation (10Y)

	Return/ Interest Rate	Invested Amount	Annual Return
Systemetic Withdrawal Plan (10Y)	18.80%	0.60	0.06
Average yield of 7% on bonds (10Y)	7.00%	4.00	0.28
Dividend Income	2.88%	0.75	0.02
Interest on Savings Account	4.00%	0.10	0.00
Total		5.45	0.37

Monthly Cashflow (10Y) 0.03

Government Bonds

India Government Bonds

	Residual Maturity	Yield
	3 months	6.850%
	6 months	6.990%
	1 year	6.985%
	2 years	6.975%
	3 years	6.993%
	4 years	6.998%
	5 years	7.004%
	6 years	6.983%
	7 years	7.040%
	8 years	7.052%
	9 years	7.040%
	10 years	6.984%

Corporate Bonds

Top Corporate Bond Funds in 2024 Based on 5Y CAGR

Fund Name	Market Cap (in cr)	5Y CAGR (in %)
PGIM India Corporate Bond Fund	₹100.55	7.00
Nippon India Corp Bond Fund	₹2,892.76	6.99
Sundaram Corp Bond Fund	₹19,003.28	6.97
SBI Corp Bond Fund	₹19,209.93	6.89

Tax Free Bonds

Name	Issue Size	Maturity	Coupon
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National Housing Bank CRISIL AAA • INE557F07132	665.72Cr	13 Jan 2034	9.01 %
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Power Finance Corporation Ltd. CRISIL AAA • INE134E07463	861.96Cr	16 Nov 2033	8.92 %
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NTPC Limited # CRISIL AAA • INE733E07JJ9	399.97Cr	16 Dec 2033	8.91 %
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Period Invested for	₹10000 Invested on	Latest Value	Absolute Returns	Annualised Returns	Category Avg
1 Week	17-May-24	9827.60	-1.72%	-	1.29%
1 Month	24-Apr-24	10000.90	0.01%	-	3.35%
3 Month	23-Feb-24	11580.00	15.80%	-	5.51%
6 Month	24-Nov-23	11651.00	16.51%	-	17.13%
YTD	01-Jan-24	11316.00	13.16%	-	9.65%
1 Year	24-May-23	11759.90	17.60%	17.55%	30.11%
2 Year	24-May-22	13732.50	37.33%	17.16%	22.96%
3 Year	24-May-21	14370.20	43.70%	12.83%	16.27%
5 Year	24-May-19	21639.40	116.39%	16.67%	15.98%
10 Year	23-May-14	24088.70	140.89%	9.18%	13.08%

SCHEME NAME	SCHEME RATING	MEAN (%)	ALPHA (%)	BETA (%)	RSQUARED (%)	TREYNOR (%)	SHARPE RATIO (%)	STANDARD DEVIATION (%)
SBI Gold ETF	Unrated	12.91	-0.65	0.99	0.99	7.61	0.65	11.56
Axis Gold Fund Regular-Growth	★★★★★	12.72	-0.24	0.92	0.96	8.00	0.68	10.87
HDFC Gold Fund-Growth	★★★★★	12.53	-0.76	0.96	0.98	7.47	0.64	11.25
SBI Gold Fund-Growth	★★★★★	12.67	-0.65	0.97	0.98	7.58	0.65	11.29

SD 5Y	2
SD 10Y	4

High Dividend Yield

Stocks	1Y	3Y	5Y	10Y	Dividend Yield
ITC	-5%	108%	57%	-3.50%	3.19
ONGC	75%	170%	61%	29%	4.08
Infosys	15%	-0.46%	97%	274%	2.55

HUL	-8%	5%	40%	293%	1.69
	19%	71%	64%	148%	2.88

Avg 5Y	22.75
StDev 5Y	28%

Avg 10 Y	16.21
StDev 10Y	53%

Equity Funds

Scheme Name ↕	Crisil Rank ↕	AuM (Cr) ↕	1W ↕	1M ↕	3M ↕	6M ↕	YTD ↕	1Y ↕	2Y ↕	3Y ↕	5Y ↕	10Y ↕
Quant Large and Mid Cap Fund - Direct Plan - Growth	5 ★	2,535.89	2.68%	5.82%	11.25%	39.85%	24.91%	73.64%	41.00%	31.06%	28.81%	22.76%
Mahindra Manulife Large & Mid Cap Fund - Direct Plan - Growth	4 ★	2,142.54	2.19%	3.77%	5.46%	25.75%	15.55%	53.61%	31.22%	25.56%	-	-
HDFC Large and Mid Cap Fund - Direct Plan - Growth	4 ★	18,691.62	1.98%	4.43%	7.15%	23.80%	12.87%	51.13%	34.71%	26.73%	22.71%	15.26%
Baroda BNP Paribas Large and Mid Cap Fund - Direct Plan - Growth	4 ★	1,172.17	1.68%	4.45%	6.39%	28.36%	16.67%	50.13%	32.32%	25.29%	-	-
Bandhan Core Equity Fund - Direct Plan - Growth	5 ★	4,394.78	1.67%	4.81%	9.40%	29.78%	18.48%	60.82%	39.27%	26.80%	22.77%	17.88%
Sundaram Large and Mid Cap Fund - Direct Plan - Growth	2 ★	6,387.67	1.46%	5.71%	8.25%	21.89%	12.02%	40.78%	28.11%	22.03%	19.07%	17.10%
ICICI Prudential Large & Mid Cap Fund- Direct Plan - Growth	5 ★	13,117.39	1.39%	4.27%	7.92%	26.38%	16.39%	49.09%	33.89%	27.58%	22.91%	16.75%

54.14 34.29 26.57 23.40 18.00

Return 5Y	23.4
Return 10\	18

StDev 5Y	13.81
StDev 10Y	14.07

Balanced Funds

Sundaram Balanced Advantage Fund - Direct Plan - Growth	-	1,528.77	1.14%	1.89%	2.78%	12.01%	6.16%	22.15%	17.09%	12.37%	10.62%	9.59%
Bank of India Balanced Advantage Fund - Direct Plan - Growth	-	125.97	2.17%	2.88%	4.14%	18.45%	8.71%	28.06%	19.37%	16.44%	10.94%	9.18%
HDFC Balanced Advantage Fund - Direct Plan - Growth	4 ★	83,548.61	1.99%	4.72%	6.74%	22.22%	13.08%	43.71%	31.83%	24.93%	19.55%	16.11%
Samco Dynamic Asset Allocation Fund - Direct Plan - Growth	-	582.41	1.93%	3.33%	3.33%	-	5.50%	-	-	-	-	-
Samco Dynamic Asset Allocation Fund - Direct Plan - Growth	-	0.00	1.93%	3.33%	3.33%	-	5.50%	-	-	-	-	-
Quant Dynamic Asset Allocation Fund - Direct Plan - Growth	-	1,046.84	1.90%	1.76%	4.91%	34.96%	22.32%	64.61%	-	-	-	-
Bajaj Finserv Balanced Advantage - Direct Plan - Growth	-	0.00	1.81%	2.50%	4.28%	-	7.47%	-	-	-	-	-
Bajaj Finserv Balanced Advantage - Direct Plan - Growth	-	1,080.89	1.81%	2.50%	4.28%	-	7.47%	-	-	-	-	-
Motilal Oswal Balance Advantage Fund - Direct Plan - Growth	-	1,247.43	0.34%	-1.17%	2.40%	5.61%	4.32%	28.00%	18.64%	11.73%	11.11%	-
Sundaram Balanced Advantage Fund - Direct Plan - Growth	-	1,528.77	1.14%	1.89%	2.78%	12.01%	6.16%	22.15%	17.09%	12.37%	10.62%	9.59%

Return 5Y	12.75
Return 10Y	11.34

STDev 5Y	9.50
STDev 10Y	9.23

Invesco India Balanced Advantage Fund - Direct Plan - Growth	5 	730.58	0.98%	3.01%	5.22%	16.01%	8.44%	28.55%	20.73%	13.98%	12.68%	12.50%		
										1Y	2Y	3Y	5Y	10Y
										34	21	15.17	12.75	11.34

SWP Fund

Scheme Name ⇅	Crisil Rank ⇅	AuM (Cr) ⇅	1W ⇅	1M ⇅	3M ⇅	6M ⇅	YTD ⇅	1Y ⇅	2Y ⇅	3Y ⇅	5Y ⇅	10Y ⇅
<div>Sponsored AdvInvest Now</div> <div>Invesco India Multicap Fund - Direct Plan - Growth</div> <div>Multi Cap Fund</div>	2 ★	3,345.28	1.14%	4.09%	6.77%	20.29%	12.01%	45.81%	30.83%	20.96%	21.72%	18.25%
Quant Active Fund - Direct Plan - Growth	2 ★	9,790.64	2.81%	4.46%	9.31%	32.38%	20.43%	58.00%	34.04%	26.73%	31.49%	23.02%
Mahindra Manulife Multi Cap Fund - Direct Plan - Growth	3 ★	3,478.08	2.80%	5.28%	7.23%	25.04%	16.22%	55.79%	33.62%	26.44%	26.38%	-
ITI Multi Cap Fund - Direct Plan - Growth	5 ★	1,122.52	2.31%	5.52%	8.34%	28.30%	16.83%	59.77%	38.52%	19.98%	19.32%	-
Union Multicap Fund - Direct Plan - Growth	-	893.07	2.07%	4.90%	7.42%	18.65%	12.59%	44.28%	-	-	-	-
Union Multicap Fund - Direct Plan - Growth	-	0.00	2.07%	4.90%	7.42%	18.65%	12.59%	44.28%	-	-	-	-
Tata Multicap Fund - Direct Plan - Growth	-	2,933.77	2.03%	3.10%	4.56%	15.18%	6.96%	33.14%	-	-	-	-
Tata Multicap Fund - Direct Plan - Growth	-	0.00	2.03%	3.10%	4.56%	15.18%	6.96%	33.14%	-	-	-	-
LIC MF Multi Cap Fund - Direct Plan - Growth	-	1,006.55	1.98%	7.47%	10.69%	23.83%	16.23%	48.04%	-	-	-	-
LIC MF Multi Cap Fund - Direct Plan - Growth	-	0.00	1.98%	7.47%	10.69%	23.83%	16.23%	48.04%	-	-	-	-
Invesco India Multicap Fund - Direct Plan - Growth	2 ★	3,345.28	1.14%	4.09%	6.77%	20.29%	12.01%	45.81%	30.83%	20.96%	21.72%	18.25%
Sundaram Multi Cap Fund - Direct Plan - Growth	1 ★	2,497.79	1.55%	5.54%	6.84%	21.72%	11.16%	44.82%	28.56%	23.24%	20.16%	16.82%
Nippon India Multicap Fund - Direct Plan - Growth	4 ★	30,500.56	1.45%	5.97%	13.13%	28.12%	19.06%	55.46%	41.11%	32.92%	22.76%	17.88%
							46.3	33.86	24.43	23.29		18.8

Return 5Y	23.29
Return 10Y	18.8

STDev 5Y	10.66
STDev 10Y	10.95

Total investment

₹ 5000000

Withdrawal per month

₹ 50000

Expected return rate (p.a)

23 %

Time period

5 Yr

Total investment

₹ 5000000

Withdrawal per month

₹ 50000

Expected return rate (p.a)

18.8 %

Time period

5 Yr

Total investment₹50,00,000

Total withdrawal₹30,00,000

Total investment₹50,00,000

Total withdrawal₹30,00,000