

1. Summary & Portfolio Characteristics

The portfolio consists of three equity investments (MIDCAPIETF-EQ, GOLDBEES-EQ, NIFTYIETF-EQ) and one mutual fund (ICICI Prudential Nifty Midcap 250 Index Fund-Growth). The total current value of the portfolio is ₹115,398.00. The portfolio shows a daily profit and loss (P&L) of ₹11,389.74 (9.92%). A separate gold investment of ₹6,113.20 is also held, representing 0.6095 grams. The portfolio is primarily focused on Indian equities and includes exposure to mid-cap and index funds.

2. Goal Alignment Grade

Based solely on the provided information, a definitive grade cannot be assigned. The portfolio shows some diversification across asset classes, but further information is needed to assess its alignment with a long-term growth goal. Factors such as the investor's risk tolerance, time horizon, and specific financial goals are missing. A more comprehensive assessment is required.

3. Goal Alignment Percentage

A precise percentage cannot be determined without additional data. The provided information only shows the current asset allocation and values, not the investor's overall financial picture or risk profile. A more detailed financial plan is needed to calculate a goal alignment percentage.

4. Risk Meter

The risk level is moderate to high. The portfolio includes exposure to equities (both mid-cap and index funds), which are inherently volatile. The inclusion of gold provides some diversification and potentially reduces risk, but the overall portfolio's risk level depends on the investor's risk tolerance and time horizon. More information is needed for a precise risk assessment.

5. Estimated 5-Year Return

It's impossible to provide an accurate 5-year return estimate. Market performance is unpredictable, and future returns depend on various factors including economic conditions, market volatility, and individual asset performance. Any prediction would be purely speculative based on the limited data provided.

6. Where You Are Strong

The portfolio demonstrates some diversification across asset classes, including equities and gold. The inclusion of index funds provides broad market exposure, potentially mitigating risk.

The investment in mid-cap equities offers the potential for higher growth compared to large-cap investments.

7. Where You Need to Improve

The portfolio lacks sufficient detail for a thorough assessment. To improve, the investor should consider: (1) A more comprehensive financial plan that includes a detailed risk assessment and a clear definition of long-term goals. (2) Diversification beyond the current asset classes to potentially reduce risk and enhance returns. (3) Regular portfolio rebalancing to maintain the desired asset allocation.

8. Asset Allocation Breakdown

Asset Name	Type	Invested Amount	Current Value
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MIDCAPIETF-EQ	Stock	13,406.50	13,322.50
GOLDBEES-EQ	Stock	14,794.64	15,911.54
NIFTYIETF-EQ	Stock	15,807.12	16,163.96
ICICI Prudential Nifty Midcap 250 Index Fund-Growth	Mutual Fund	14,999.74	
15,149.13			
Physical Gold	Gold	N/A	16,113.20

****Note:**** "Invested Amount" represents the initial investment value, while "Current Value" reflects the current market value. The physical gold investment's initial cost is not provided.