

1. Summary & Portfolio Characteristics

The portfolio consists of three Exchange Traded Funds (ETFs): MIDCAPIETF-EQ, GOLDBEES-EQ, and NIFTYIETFR-EQ. The total invested value is approximately ₹14,008.26. The portfolio shows an unrealized gain of ₹1,389.74, representing a 9.92% increase. The holdings are relatively concentrated, with a small number of instruments.

The portfolio also includes a digital gold investment valued at ₹6,113.20, showing a gain of ₹986.99 (19.25%). The user is also exploring options for daily gold savings and gold loans.

2. Goal Alignment Grade

Based on the stated goal of "long-term growth," the portfolio receives a grade of C+. The inclusion of NIFTYIETFR-EQ provides exposure to the broader Indian market, which is beneficial for long-term growth. However, the significant allocation to gold (GOLDBEES-EQ and digital gold) acts as a hedge and may limit overall growth potential.

The MIDCAPIETF-EQ offers exposure to mid-cap companies, which can provide higher growth but also carries higher risk. The overall portfolio lacks diversification across asset classes beyond equities and gold.

3. Goal Alignment Percentage

The portfolio's alignment with the "long-term growth" goal is estimated at 65%. While the equity ETFs contribute positively to growth, the substantial allocation to gold (both GOLDBEES-EQ and digital gold) reduces the overall growth potential. A higher alignment percentage would require a greater focus on growth-oriented assets and broader diversification.

To improve goal alignment, consider rebalancing the portfolio to reduce the allocation to gold and increase exposure to other asset classes such as international equities, small-cap stocks, or real estate.

4. Risk Meter

The portfolio's risk level is moderate. The NIFTYIETFR-EQ provides broad market exposure and relatively lower volatility. However, the MIDCAPIETF-EQ introduces higher volatility due to its focus on mid-cap companies. The gold holdings act as a risk diversifier, reducing overall portfolio volatility.

The concentration of holdings in just three ETFs and gold increases the portfolio's sensitivity to market fluctuations within those specific areas. A more diversified portfolio across different sectors and asset classes would help to mitigate risk.

5. Estimated 5-Year Return

Based on current market conditions and historical performance, the estimated 5-year return for this portfolio is 8-10%. This estimate assumes continued growth in the Indian equity market and relatively stable gold prices. The actual return may vary significantly depending on market conditions and economic factors.

The NIFTYIETFR-EQ is expected to provide a return similar to the overall Indian market, while the MIDCAPETF-EQ has the potential for higher returns but also carries greater risk. Gold is expected to provide lower returns compared to equities but can act as a hedge against market downturns.

6. Where You Are Strong

The portfolio demonstrates strength in its exposure to the Indian equity market through the NIFTYIETFR-EQ. This provides a foundation for long-term growth. The inclusion of GOLDBEES-EQ and digital gold provides a hedge against market volatility and economic uncertainty. The user's engagement with digital gold and exploration of daily savings habits indicates a proactive approach to investment. This disciplined approach can contribute to long-term financial success.

7. Where You Need to Improve

The portfolio needs improvement in diversification. The concentration in a few ETFs and gold exposes the portfolio to specific risks. Consider adding other asset classes such as international equities, small-cap stocks, or real estate to reduce risk and enhance growth potential. The allocation to gold may be too high for a long-term growth strategy. Rebalancing the portfolio to reduce the gold allocation and increase exposure to growth-oriented assets could improve overall returns. Consider consulting with a financial advisor to develop a more comprehensive investment plan tailored to your specific goals and risk tolerance.