

1. Summary & Portfolio Characteristics

The portfolio consists of investments in equities (NIFTYIETFR-EQ, MIDCAPIETF-EQ), gold (GOLDBEES-EQ, physical gold), and a mutual fund (ICICI Prudential Nifty Midcap 250 Index Fund-Growth). The total current value of the portfolio is ₹15,399.00. The portfolio shows a daily profit and loss (P&L) of ₹1,389.74 (9.92%). A significant portion of the investment is allocated to equities, with a smaller portion in gold. The portfolio displays a mix of ETFs and a mutual fund, suggesting a diversified approach, although the diversification could be improved.

2. Goal Alignment Grade

Based solely on the provided information and the stated goal of "wealth building," a preliminary grade cannot be definitively assigned. More information is needed regarding the investor's risk tolerance, time horizon, and specific wealth-building targets to provide a comprehensive assessment. The current portfolio shows some diversification but lacks sufficient detail for a precise grade.

3. Goal Alignment Percentage

A precise percentage cannot be determined without additional information about the investor's overall financial goals, risk profile, and desired asset allocation strategy for wealth building. The current portfolio's allocation might align partially with wealth-building goals, but the degree of alignment remains unclear.

4. Risk Meter

The risk meter cannot be precisely quantified from the given data. The portfolio includes both equities and gold, indicating a moderate risk profile. However, the specific risk tolerance of the investor is unknown, making it impossible to definitively place the portfolio on a risk meter. Further information on the investor's risk appetite and time horizon is required for a proper assessment.

5. Estimated 5-Year Return

Predicting a 5-year return is impossible based solely on the provided screenshots. Market performance is inherently unpredictable, and the provided data only reflects the current portfolio value and recent daily P&L. A projection would require detailed market analysis and assumptions about future market conditions, which are beyond the scope of this analysis.

6. Where You Are Strong

The portfolio demonstrates some strengths. The inclusion of both equities and gold suggests a degree of diversification, mitigating some risk. The investment in a mid-cap index fund offers potential for higher growth compared to a purely large-cap strategy. The presence of physical gold provides a hedge against inflation and market volatility.

7. Where You Need to Improve

The portfolio lacks sufficient detail to fully assess its weaknesses. More information is needed on the investor's overall financial situation, risk tolerance, and time horizon. A more comprehensive asset allocation strategy, potentially including other asset classes like bonds or real estate, might be beneficial for long-term wealth building. The relatively small number of holdings could also be a point for improvement.

8. Asset Allocation Breakdown

Asset Name	Type	Invested Amount	Current Value
MIDCAPIETF-EQ	Stock ETF	13,406.50	13,322.50
GOLDBEES-EQ	Gold ETF	14,794.64	15,911.54
NIFTYIETF-EQ	Stock ETF	15,807.12	16,163.96
ICICI Prudential Mutual Fund	Mutual Fund	14,999.74	15,149.13
Physical Gold	Physical 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 amount is not explicitly stated in the provided screenshots. The total invested amount and current value may not perfectly match due to rounding or data discrepancies.