

1. Summary & Portfolio Characteristics

The portfolio consists of three Exchange Traded Funds (ETFs): a Midcap ETF, GoldBees (a gold ETF), and a Nifty ETF. 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 in ETFs, providing exposure to different market segments and gold. The portfolio includes exposure to mid-cap stocks, the broader Nifty index, and gold. The allocation to gold is significant, potentially acting as a hedge against market volatility. The Nifty ETF provides broad market exposure, while the Midcap ETF targets companies with growth potential.

2. Goal Alignment Grade

Based on the stated goal of "long-term growth," the portfolio receives a grade of ****C+****. The inclusion of equity ETFs aligns with growth objectives, but the substantial allocation to gold (GoldBees) may dampen overall growth potential. Gold typically acts as a safe haven asset and may not provide the same level of returns as equities over the long term.

The portfolio lacks diversification beyond ETFs. While ETFs offer diversification within their respective segments, the absence of other asset classes or investment strategies could limit long-term growth opportunities. A more diversified approach might include exposure to small-cap stocks, international equities, or real estate.

3. Goal Alignment Percentage

The estimated goal alignment percentage is ****65%****. This indicates that while the portfolio has some elements that support long-term growth, there are areas where adjustments could significantly improve alignment. The equity ETFs contribute positively, but the gold allocation and lack of broader diversification detract from the overall alignment.

Increasing the allocation to growth-oriented assets, such as small-cap or emerging market equities, could improve the goal alignment percentage. Reducing the allocation to gold and reallocating those funds to higher-growth potential investments would also be beneficial.

4. Risk Meter

The portfolio's risk meter is rated as ****Moderate****. The equity ETFs introduce market risk, while the gold allocation provides some downside protection. However, the concentration in a limited number of ETFs increases the overall risk profile.

The portfolio's volatility will likely be influenced by the performance of the Indian stock market and gold prices. A downturn in the market could negatively impact the value of the equity ETFs, while a rise in gold prices could offset some of those losses.

5. Estimated 5-Year Return

The estimated 5-year return for this portfolio is ****8-10%****. This estimate is based on historical market performance, expected growth rates for the Indian economy, and the potential returns from gold. However, it's important to note that past performance is not indicative of future results, and actual returns may vary significantly.

The equity ETFs are expected to contribute the majority of the portfolio's returns, while the gold allocation may provide some stability but potentially lower overall returns. This estimate assumes a moderate level of market volatility and continued economic growth in India.

6. Where You Are Strong

The portfolio's strength lies in its exposure to the Indian equity market through the Nifty and Midcap ETFs. This provides access to the growth potential of the Indian economy. The inclusion of GoldBees offers some diversification and a potential hedge against market downturns. The use of ETFs provides a cost-effective and convenient way to gain exposure to different market segments. ETFs also offer liquidity, allowing for easy buying and selling of shares.

7. Where You Need to Improve

The portfolio needs improvement in diversification. The concentration in only three ETFs limits exposure to other asset classes and investment strategies. Consider adding exposure to small-cap stocks, international equities, or real estate to enhance diversification.

The allocation to gold may be too high for a long-term growth-oriented portfolio. Consider reducing the gold allocation and reallocating those funds to higher-growth potential investments. Regularly rebalance the portfolio to maintain the desired asset allocation and ensure it aligns with your long-term goals.