

## **1. Summary & Portfolio Characteristics**

This portfolio consists of three exchange-traded funds (ETFs) listed on the NSE (National Stock Exchange of India): MIDCAPIETF-EQ, GOLDBEES-EQ, and NIFTYIETF-EQ. The total current value is ₹15,398.00, showing a positive P&L of ₹1,389.74 (9.92%) compared to the total investment of ₹14,008.26. The portfolio is heavily weighted towards ETFs, indicating a potentially diversified approach, although the specific underlying assets of each ETF are not visible. The daily P&L shows a small negative change of -₹65.36 (-0.42%).

## **2. Goal Alignment Grade**

B. The portfolio shows a positive overall P&L, suggesting some alignment with long-term growth. The inclusion of ETFs, particularly those tracking indices like Nifty, suggests a moderately diversified approach suitable for long-term growth. However, the lack of diversification beyond ETFs and the absence of information on the investor's risk tolerance and time horizon prevents a higher grade. This is a preliminary grade based solely on the provided screenshot.

## **3. Goal Alignment Percentage**

Moderate alignment (30-70%). The positive P&L and the use of ETFs indicate some alignment with long-term growth objectives. However, without knowing the investor's specific financial goals, risk tolerance, and the overall asset allocation strategy, a more precise percentage cannot be determined. The limited number of assets also suggests a need for further diversification.

## **4. Risk Meter**

Moderate. The portfolio's composition primarily consists of ETFs, which generally carry moderate risk compared to individual stocks. However, the significant daily fluctuation (-₹65.36) and the lack of information on the investor's overall financial situation and risk tolerance prevent a more definitive assessment. Further analysis is needed to determine the precise risk level.

## **5. Estimated 5-Year Return**

Moderate Growth Potential. Given the portfolio's composition of ETFs tracking indices, a moderate growth potential is anticipated over a five-year period. However, this is a speculative estimate based on limited data and does not account for potential market fluctuations or unforeseen economic events. The actual return will depend on various market factors and the performance of the underlying assets within the ETFs.

## 6. Where You Are Strong

The portfolio demonstrates some strength in diversification through the use of ETFs, which reduces the risk associated with investing in individual stocks. The positive overall P&L indicates that the portfolio has generated some returns. The use of ETFs also suggests a potentially more passive investment strategy, which can be beneficial for long-term growth.

## 7. Where You Need to Improve

The portfolio lacks sufficient diversification. It relies heavily on only three ETFs. Additional asset classes, such as bonds or real estate, could be considered to reduce overall portfolio risk and potentially enhance returns. More information is needed regarding the investor's risk tolerance, time horizon, and specific financial goals to provide more tailored recommendations. A more comprehensive financial plan would be beneficial.

## 8. Asset Allocation Breakdown

Asset Name	Type	Invested Amount	Current Value
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