

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

The portfolio consists of three exchange-traded funds (ETFs) listed on the NSE (National Stock Exchange of India): MIDCAPETF-EQ, GOLDBEES-EQ, and NIFTYETF-EQ. The total current value is ₹15,398.00, representing a 9.92% profit compared to the total investment of ₹14,008.26. The portfolio shows a daily loss of ₹65.36 (-0.42%). Further details regarding the specific composition of these ETFs are not visible in the provided screenshot.

The portfolio appears to be moderately concentrated, with only three distinct assets. The investment strategy seems to involve a mix of mid-cap equities, gold, and a broad market index fund. More information is needed to fully assess the portfolio's diversification and risk profile.

## **2. Goal Alignment Grade**

B. The portfolio demonstrates moderate alignment with a long-term growth goal. The inclusion of GOLDBEES-EQ (a gold ETF) suggests a degree of risk aversion, which might slightly hinder aggressive growth. However, the presence of MIDCAPETF-EQ (mid-cap equities) and NIFTYETF-EQ (a broad market index fund) offers potential for long-term growth. This is a preliminary grade based solely on the limited information provided in the screenshot.

## **3. Goal Alignment Percentage**

Moderate alignment (30-70%). The portfolio's composition, with a mix of growth-oriented assets (mid-cap equities and a broad market index fund) and a more conservative asset (gold), suggests a moderate level of alignment with a long-term growth objective. However, the lack of information on asset allocation percentages and specific financial targets prevents a more precise assessment.

## **4. Risk Meter**

Moderate. The portfolio's investment in equities (MIDCAPETF-EQ and NIFTYETF-EQ) introduces market risk. While the inclusion of GOLDBEES-EQ (gold ETF) offers some diversification and potential downside protection, the overall concentration in only three ETFs suggests a moderate level of risk. The daily P&L fluctuation further supports this assessment.

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

Moderate Growth Potential. Given the portfolio's composition of mid-cap equities, a broad market index fund, and gold, a moderate growth potential is anticipated over a five-year period. However, this is a speculative estimate based solely on the asset types and does not account for market volatility or other external factors.

## 6. Where You Are Strong

The portfolio demonstrates strength in diversification across asset classes, including equities and gold. The inclusion of both mid-cap and large-cap equities (through the ETFs) offers some exposure to different market segments. The positive overall P&L indicates some success in the investment strategy.

## 7. Where You Need to Improve

The portfolio's concentration in only three ETFs needs improvement. Greater diversification across a wider range of asset classes and sectors could reduce risk and potentially enhance long-term growth. More information is needed to determine if the current asset allocation aligns with the investor's risk tolerance and long-term financial goals. The lack of information on the specific holdings within each ETF limits the ability to assess potential sector concentration risks.

## 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