

1. Summary & Portfolio Characteristics

The portfolio consists of three exchange-traded funds (ETFs) listed on the NSE: MIDCAPIETF-EQ, GOLDBEES-EQ, and NIFTYIETF-EQ. The total current value is ₹15,398.00, showing a profit 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. A day's profit and loss of - ₹65.36 (-0.42%) is also noted.

2. Goal Alignment Grade

B. The portfolio shows a positive overall return, indicating some alignment with long-term growth. The inclusion of ETFs suggests a moderately diversified approach, which is generally positive for long-term growth. However, the lack of diversification beyond ETFs and the absence of information on the specific holdings within the ETFs limits the assessment. This is a preliminary grade based solely on the provided screenshot.

3. Goal Alignment Percentage

Moderate alignment (30-70%). The positive overall return and the use of ETFs suggest a reasonable level of alignment with long-term growth objectives. However, the limited information about the portfolio's composition prevents a more precise assessment. Further details on the risk profile and specific investment goals are needed for a more accurate evaluation.

4. Risk Meter

Moderate. The portfolio includes exposure to equities through ETFs, which inherently carries market risk. While ETFs offer diversification within their respective indices, the overall portfolio concentration in only three ETFs presents a moderate level of risk. The daily P&L fluctuation also suggests some volatility.

5. Estimated 5-Year Return

Moderate Growth Potential. Given the portfolio's composition of ETFs tracking equity and gold indices, there is potential for moderate growth over five years. However, this is a speculative estimate based on limited data and does not account for potential market fluctuations or changes in the underlying assets of the ETFs.

6. Where You Are Strong

The portfolio demonstrates a degree of diversification through the use of three different ETFs,

mitigating some risk compared to a portfolio concentrated in individual stocks. The current positive P&L indicates some success in achieving growth. The use of ETFs generally simplifies investment management.

7. Where You Need to Improve

The portfolio lacks sufficient detail to provide a comprehensive assessment. More information is needed on the specific holdings within each ETF to determine the overall diversification and risk profile. A more detailed analysis of the asset allocation across different asset classes (e.g., stocks, bonds, real estate) is required to optimize the portfolio for long-term growth. The concentration in only three ETFs might be a concern.

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