

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, representing a 9.92% profit compared to the total investment of ₹14,008.26. The portfolio shows a daily loss of ₹165.36 (-0.42%). The specific holdings of each ETF are not visible.

The portfolio appears to be moderately diversified across different market segments, including mid-cap equities, gold, and a broad market index. However, the lack of information on the underlying assets within each ETF limits a comprehensive assessment.

The portfolio's performance shows a positive overall return but a negative daily return, indicating some volatility. More information is needed to fully understand the risk profile and long-term growth potential.

2. Goal Alignment Grade

B. The portfolio demonstrates moderate alignment with a long-term growth goal. The inclusion of ETFs tracking mid-cap equities (MIDCAPIETF-EQ) and the broader Nifty index (NIFTYIETF-EQ) suggests a moderately aggressive approach aiming for capital appreciation. The presence of GOLDBEES-EQ, a gold ETF, provides some diversification and potentially reduces risk, although the allocation is not specified. This is a preliminary grade based solely on the provided screenshot.

3. Goal Alignment Percentage

Moderate alignment (30-70%). The portfolio's composition, with a mix of equity and gold ETFs, suggests a balance between growth and risk mitigation. However, without knowing the exact allocation percentages within each ETF and the investor's risk tolerance, a more precise percentage cannot be determined. The current positive overall P&L is a positive indicator, but daily fluctuations suggest volatility.

4. Risk Meter

Moderate. The portfolio's investment in equity ETFs (MIDCAPIETF-EQ and NIFTYIETF-EQ) introduces market risk. While the gold ETF (GOLDBEES-EQ) offers some diversification and potential downside protection, the overall risk level remains moderate due to the significant exposure to equity markets. The daily P&L fluctuation further supports this assessment.

5. Estimated 5-Year Return

Moderate Growth Potential. Given the portfolio's composition of equity and gold ETFs, a moderate growth potential is anticipated over five years. However, this is a speculative estimate

based on the limited data provided and does not account for market fluctuations or unforeseen events. The actual return could vary significantly depending on market conditions and the specific performance of the underlying assets within each ETF.

6. Where You Are Strong

The portfolio demonstrates strength in diversification across asset classes, including equities and gold. The use of ETFs provides broad market exposure and potentially lower management fees compared to individual stock picking. The current overall positive P&L indicates some success in achieving capital appreciation.

7. Where You Need to Improve

The screenshot lacks sufficient information to identify specific areas for improvement. A more detailed breakdown of the asset allocation within each ETF is needed to assess diversification effectively. Understanding the investor's risk tolerance and long-term financial goals is crucial for optimizing the portfolio. Additional information on the investor's overall financial situation is also necessary for a comprehensive assessment.

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