

Investment Plan: House Down Payment

Plan Summary

Goal:	House Down Payment	Target Amount:	Rs 300,000
Initial Investment:	Rs 100,000	Monthly Contribution:	Rs NaN/month
Timeline:	10 years	Risk Tolerance:	Low

Recommended Portfolio Allocation



Detailed Allocation

<div></div>	Equity Shares - Tata Mutual Fund - Large Cap	35%
<div></div>	Equity Shares - Axis Mid Cap Fund	15%
<div></div>	Debt Funds - HDFC Corporate Bond Fund	40%
<div></div>	Gold - Sovereign Gold Bond	10%

Strategy Overview

This allocation strategy is designed for a low-risk tolerance and a long-term investment horizon of 10 years. It aims to balance growth potential and stability by investing in a mix of equity and debt instruments. The high allocation to large-cap equity provides stability while mid-cap equity offers growth potential. Debt instruments provide consistent returns with lower risk. Gold acts as a hedge against inflation and market fluctuations. Quarterly rebalancing ensures alignment with the risk tolerance and market conditions over time.