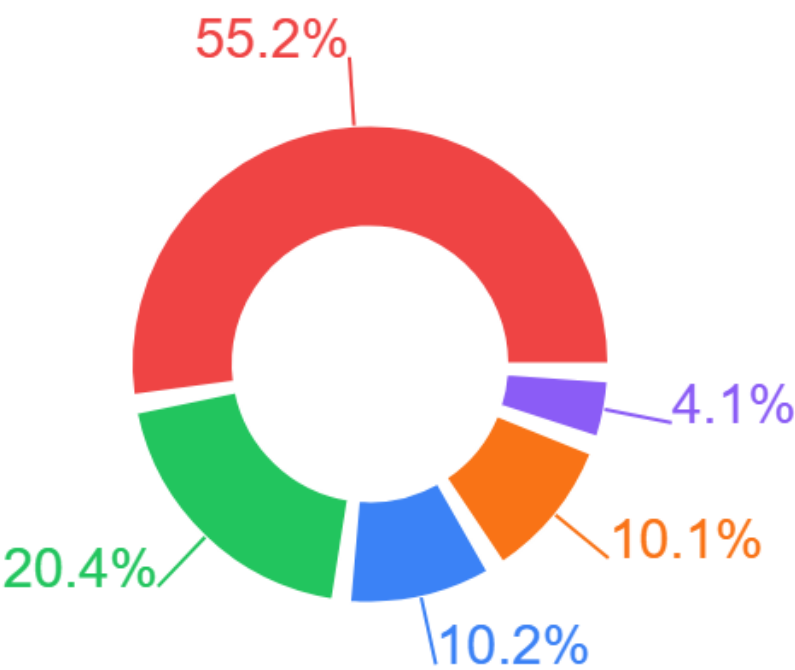


Investment Plan: House Down Payment

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>	Debt Funds - HDFC Corporate Bond Fund	55.2%
<div></div>	Equity Shares - Tata Mutual Fund - Large Cap	20.4%
<div></div>	Gold - Sovereign Gold Bond	10.2%
<div></div>	Equity Shares - Tata Mutual Fund - Mid Cap	10.1%
<div></div>	Equity Shares - DSP Mutual Fund - Small Cap	4.1%

Strategy Overview

This investment portfolio allocation plan is designed to help you achieve your goal of saving for a house down payment of ₹13,00,000 over the next 10 years. Given your low risk tolerance, the portfolio is composed of debt and equity instruments with a focus on stability and modest growth.

Debt Funds, with an allocation of 55.2%, form the core of the portfolio, providing a stable base and regular income. This allocation is in line with your conservative risk appetite and the need for capital preservation. HDFC Corporate Bond Fund is a well-managed fund with a proven track record.

Equity investments, comprising 34.6% of the portfolio, offer the potential for growth over the long term. Large-cap stocks, represented by Tata Mutual Fund's large-cap fund with a 20.4% allocation, provide stability and dividend income. Mid and small-cap stocks, with allocations of 10.1% and 4.1% respectively, offer higher growth potential but also come with higher risk. The inclusion of these stocks is in line with your long investment horizon and can help enhance returns.

Gold, allocated at 10.2%, acts as a hedge against inflation and market volatility. Sovereign Gold Bonds offer a convenient and secure way to invest in gold.

Rebalancing the portfolio quarterly will ensure that the asset allocation remains aligned with your risk tolerance and investment goals. This disciplined approach will help you stay on track towards achieving your financial objectives.