Investment Plan for Car Purchase

Time Horizon: 20 years (from age 20 to 40)

Goal: Buy a car worth Rs. 10,000,000

Risk Appetite: 0.5 (moderate)

Current Financial Situation:

* Monthly salary: Rs. 100,000

* Monthly expenses: Rs. 50,000

* Savings: Rs. 50,000 per month

Investment Strategy:

Given your moderate risk appetite, we will adopt a diversified investment approach that balances the potential for growth with the need for preservation of capital.

Investment Allocation:

* Equity (Large-cap and Mid-cap): 40%

* Debt (Fixed deposits and bonds): 30%

* Gold (ETFs): 20%

* Real Estate (Property): 10%

Assumptions:

* Expected annual return on equity investments: 12%

* Expected annual return on debt investments: 8%

* Expected annual return on gold investments: 6%

* Expected annual return on real estate: 9%

* Inflation rate: 5% per annum

Investment Plan:

Year 1-10:

* Invest Rs. 20,000 per month in equity mutual funds (50% in large-cap and 50% in mid-cap).
* Invest Rs. 10,000 per month in fixed deposits and bonds.
* Invest Rs. 5,000 per month in gold ETFs.
* Invest Rs. 2,500 per month in real estate (property).

Year 11-20:

* Gradually shift investment from equity to debt to reduce risk.
* Invest Rs. 15,000 per month in equity mutual funds.
* Invest Rs. 15,000 per month in fixed deposits and bonds.
* Invest Rs. 10,000 per month in gold ETFs.
* Invest Rs. 5,000 per month in real estate.

Expected Investment Growth:

Based on the assumptions, the projected investment growth over the 20-year period is:

* Equity investments: Rs. 5,249,000
* Debt investments: Rs. 2,385,000
* Gold investments: Rs. 1,389,000
* Real estate investments: Rs. 588,000

Total Expected Corpus: Rs. 9,611,000

Conclusion:

The proposed investment plan is aligned with your moderate risk appetite and financial situation. It aims to generate sufficient capital to purchase the desired car by age 40. Regular investment, disciplined saving, and a diversified approach will help you achieve your financial goal while managing risks.

Note:

* This plan is a projection based on assumptions and may vary depending on actual market conditions.

* It is recommended to consult with a financial advisor to personalize the plan and address any specific financial circumstances.

* Regular monitoring and adjustments to the investment strategy may be required as per changing market dynamics and personal circumstances.