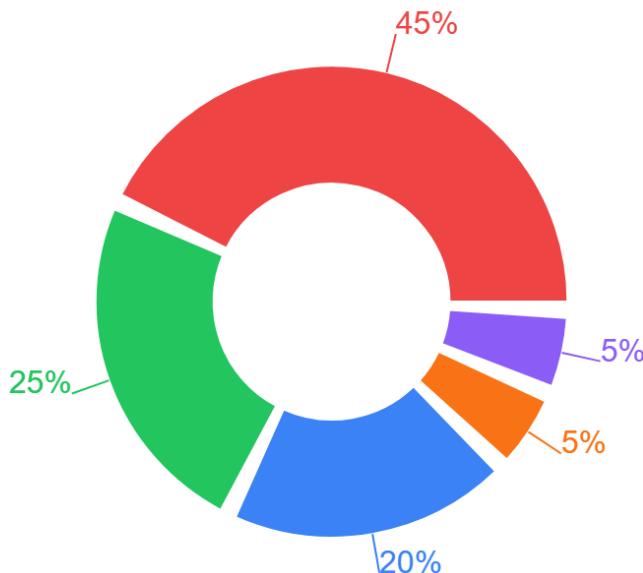


Investment Plan: House Down Payment

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: | Medium |

Recommended Portfolio Allocation



Detailed Allocation

| | | |
|---------------------------------------|--|-----|
| ■ | Equity Shares - Tata Mutual Fund - Large Cap | 45% |
| ■ | Equity Shares - Axis Mutual Fund - Mid Cap | 25% |
| ■ | Debt Funds - HDFC Corporate Bond Fund | 20% |
| ■ | Gold - Sovereign Gold Bond | 5% |
| ■ | Crypto Currency - Bitcoin (BTC) | 5% |

Strategy Overview

Rationale:

- **Target Goal and Time Period:** A 10-year time horizon allows for a moderate risk-taking approach to achieve the goal of a house down payment of 1300000.
- **Risk Tolerance:** A medium risk tolerance suggests that the investor is comfortable with some fluctuations in the portfolio value but prioritizes growth potential.
- **Asset Allocation:**
 - **Equity Shares:** 70% allocation to equity (Large and Mid Cap) funds provides potential for long-term capital appreciation. Large-cap funds offer stability, while mid-cap funds offer growth opportunities.
 - **Debt Funds:** 20% allocation to debt funds provides stability and reduces overall portfolio volatility. Corporate bond funds offer a balance between returns and stability.
 - **Gold:** 5% allocation to gold as a hedge against inflation and market volatility.
 - **Crypto Currency:** 5% allocation to Bitcoin as a potential diversification tool and growth opportunity. Keep in mind that cryptocurrencies are subject to higher volatility.
- **Rebalancing and Tax Optimization:** Quarterly rebalancing and tax-efficient investments through mutual funds help optimize the portfolio over time.