

# Comprehensive Wealth Review Report

RuDo Digital Wealth Pvt Ltd | Confidential

Rajesh Kumar

Q4 2024 Review | Generated November 12, 2025

## Your Portfolio Snapshot

<div>TOTAL PORTFOLIO VALUE</div> <div>\$</div> <div>₹42,50,000</div> <div>↑ +30.8% from start</div>	<div>TOTAL AMOUNT INVESTED</div> <div>₹32,50,000</div> <div>Initial capital invested</div>
<div>TOTAL GAINS/RETURNS</div> <div>↗</div> <div>₹10,00,000</div> <div>↑ +30.8% overall return</div>	<div>AVERAGE ANNUAL RETURN</div> <div>🎯</div> <div>12.8%</div> <div>vs Benchmark: 10.5%</div>

## Key Insights & Recommendations

<div>✔ <b>Portfolio Outperforming</b></div> <div>Your portfolio has delivered exceptional returns of 19.5%, outperforming the benchmark by 9% over the review period. Strong performance in equity and multi-asset funds.</div>	<div>⚠ <b>Rebalancing Recommended</b></div> <div>5 funds identified for reallocation. Selling underperforming funds could potentially add ₹450K to portfolio value over next 5 years.</div>
<div>ℹ <b>Well-Diversified Allocation</b></div> <div>Current allocation across equity (65%), debt (25%), and alternatives (10%) is well-aligned with your moderate-aggressive risk profile.</div>	<div>⚠ <b>Immediate Action Required</b></div> <div>3 funds showing persistent underperformance (&gt;12 months). Recommend immediate exit to avoid further opportunity cost.</div>

# 🎯 Immediate Actions Required

HIGH

SELL: 3 Underperforming Funds

Funds showing consistent negative alpha over 12+ months. Total value: ₹28.5L. Recommend reallocation to better-performing alternatives within same asset class.

Affected Funds	Total Value
3	₹28,50,000
Timeline	Potential Gain
Within 30 days	+₹4,50,000 over 5 years

MEDIUM

REVIEW: 4 Funds on Watch List

Recent underperformance but not critical yet. Monitor closely over next 90 days before making final decision.

Affected Funds	Total Value
4	₹19,25,000
Timeline	
Review Date: February 1, 2025	

LOW

HOLD: 23 Strong Performers

Majority of portfolio performing excellently. Continue current strategy with annual rebalancing.

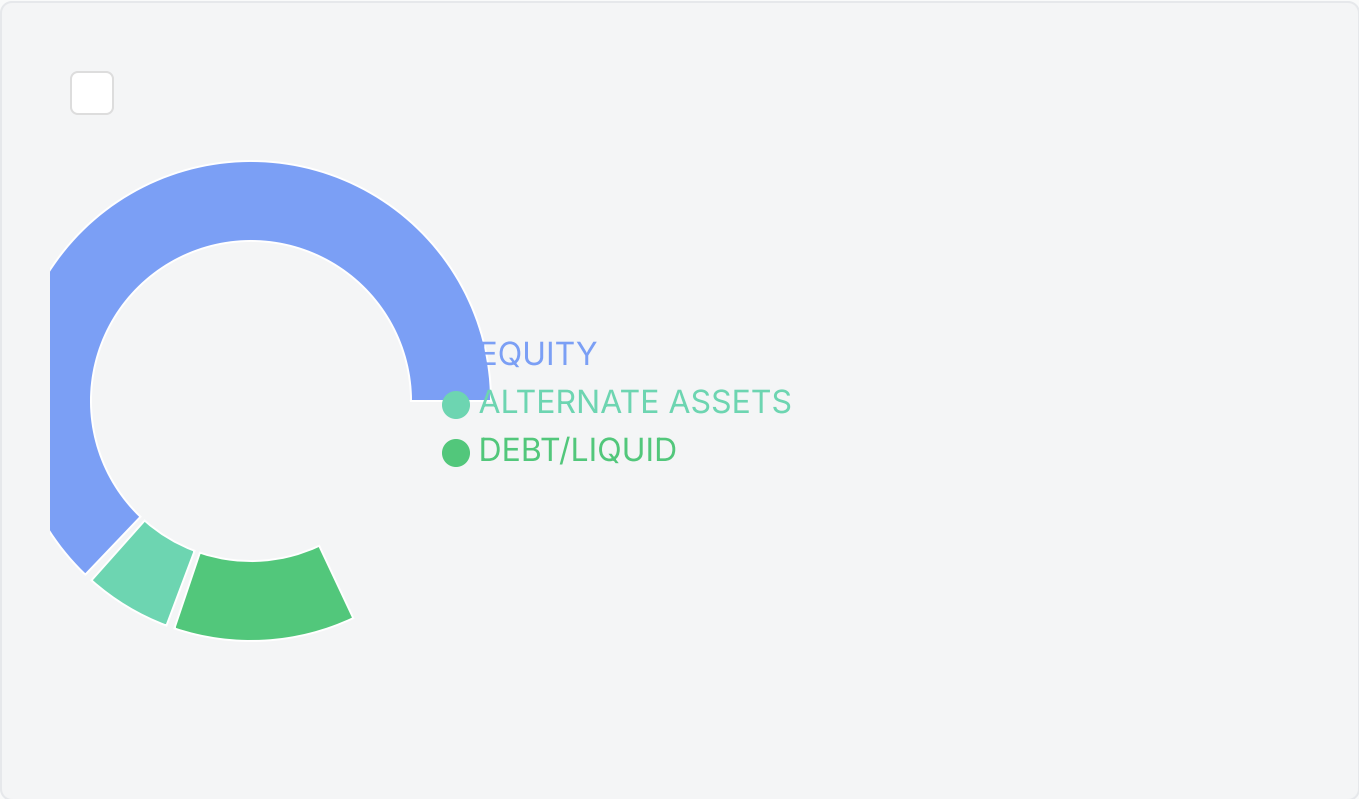
Affected Funds	Total Value
23	₹1,01,67,739

# Portfolio Performance & Asset Allocation

## Portfolio Growth vs Benchmark



## Asset Allocation Breakdown



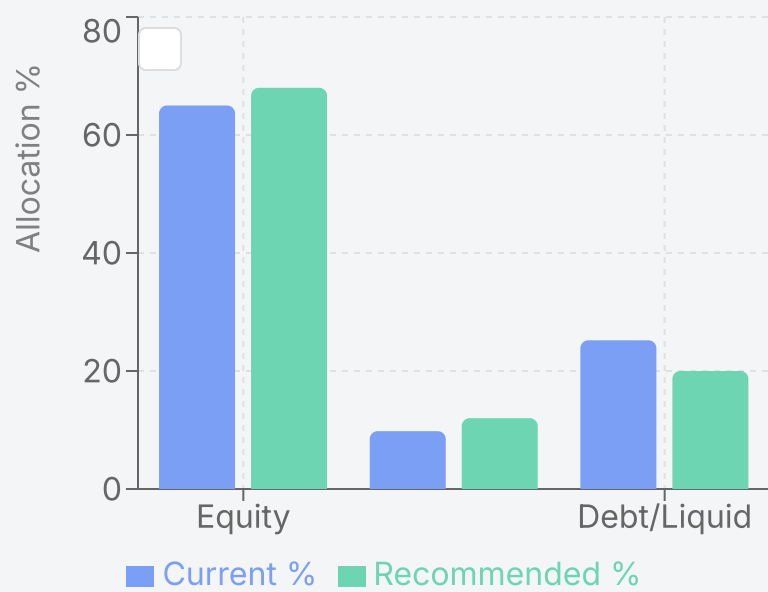
# Current Portfolio Allocation Breakdown

ASSET CLASS (AC)	SUB CATEGORY (SC)	INVESTMENT	CURRENT VALUE	ALLOCATION %	RETURN %
EQUITY		₹71,25,000	₹87,10,229	58.3%	+22.2%
	Large Cap Funds	₹24,37,500	₹29,50,125	19.7%	+21.0%
	Mid Cap Funds	₹16,25,000	₹19,75,625	13.2%	+21.6%
	Small Cap Funds	₹8,12,500	₹9,23,438	6.2%	+13.7%
	Large and Mid Cap Funds	₹10,62,500	₹13,28,438	8.9%	+25.0%
	Multi-Asset Funds	₹11,87,500	₹15,32,603	10.3%	+29.1%
ALTERNATE ASSETS		₹6,87,500	₹8,09,396	5.4%	+17.7%
	Index Funds	₹6,25,000	₹7,50,000	5.0%	+20.0%
	Gold	₹62,500	₹59,396	0.4%	+ -5.0%
DEBT/LIQUID		₹14,06,250	₹16,87,500	11.3%	+20.0%
	Bonds	₹7,81,250	₹9,37,500	6.3%	+20.0%
	Income Funds	₹6,25,000	₹7,50,000	5.0%	+20.0%

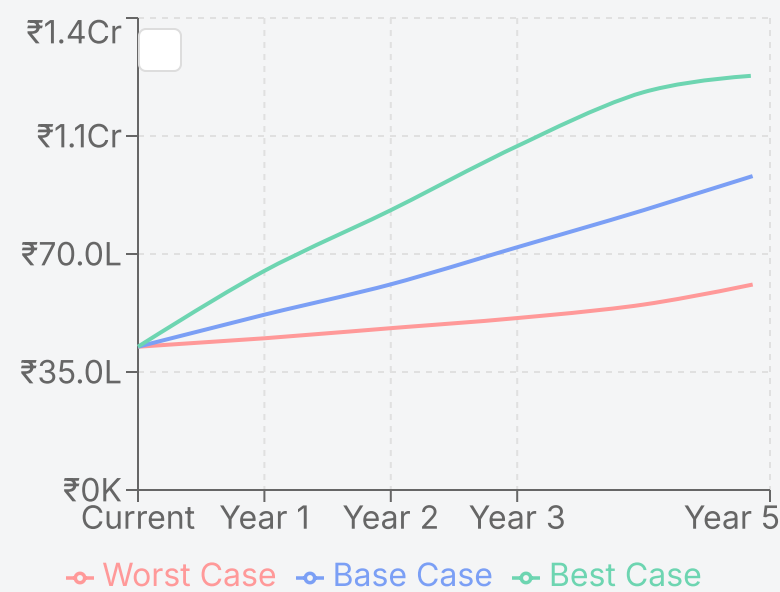
## © Recommended New Allocation (After Restructuring)

ASSET CLASS	CURRENT ALLOCATION	RECOMMENDED	CHANGE	ACTION REQUIRED
Equity	65.0%	68.0%	+3.0%	Increase high-performing equity exposure
Alternate Assets	9.8%	12.0%	+2.2%	Add index funds for stability
Debt/Liquid	25.2%	20.0%	-5.2%	Reduce underperforming debt funds
TOTAL	100.0%	100.0%	-	Rebalancing Required

### Current vs Recommended Allocation



### 5-Year Projected Growth Scenarios



# ↗ 5-Year Projected Returns (Scenario Analysis)

## Based on Current Allocation

Projections based on historical performance, market conditions, and fund manager track records.  
Actual returns may vary.

<div>WORST CASE SCENARIO</div> <div>₹62,00,000</div> <div>46% Total Return 8% Avg Annual Return</div>	<div>BASE CASE SCENARIO</div> <div>₹94,75,000</div> <div>123% Total Return 17% Avg Annual Return</div>	<div>BEST CASE SCENARIO</div> <div>₹1,23,25,000</div> <div>190% Total Return 24% Avg Annual Return</div>
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CURRENT PORTFOLIO VALUE

₹42,50,000

Starting Value

## After Recommended Restructuring

Projected improvement after implementing sell/reallocation recommendations.

<div>WORST CASE SCENARIO</div> <div>₹63,75,000</div> <div>50% Total Return 9% Avg Annual Return +₹1,75,000 vs Current</div>	<div>BASE CASE SCENARIO</div> <div>₹1,01,00,000</div> <div>138% Total Return 19% Avg Annual Return +₹6,25,000 vs Current</div>	<div>BEST CASE SCENARIO</div> <div>₹1,31,75,000</div> <div>210% Total Return 26% Avg Annual Return +₹8,50,000 vs Current</div>
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POTENTIAL GAIN FROM ACTION

+₹6,25,000

Over 5 Years (Base Case)

# © Recommended New Allocation (After Restructuring)

ASSET CLASS	CURRENT ALLOCATION	RECOMMENDED CHANGE	ACTION REQUIRED
Equity	65.0% →	68.0% ↗ 3.0%	Increase high-performing equity exposure
Alternate Assets	9.8% →	12.0% ↗ 2.2%	Add index funds for stability
Debt/Liquid	25.2% →	20.0% ↘ 5.2%	Reduce underperforming debt funds



# 📁 Detailed Fund-by-Fund Analysis

## 👍 HOLD - Top Performers (2 Funds)

**HDFC Top 100 Fund**

HOLD

👍

Large Cap Funds

INVESTED	CURRENT	RETURN	VS BENCHMARK
₹3,50,000	₹4,80,000	↗️ +37.1%	+8.5%

HOLDING PERIOD

3.5 Yrs

Why HOLD:

- ✓ Exceptional performance: Consistently outperforming benchmark by 8%+ over 3 years
- ✓ Strong fund manager: Experienced team with proven mid-cap selection skills
- ✓ Portfolio quality: Well-diversified across 50+ quality mid-cap stocks
- ✓ Long-term potential: Mid-cap segment poised for continued growth

**SBI Small Cap Fund**

HOLD

👍

Small Cap Funds

INVESTED	CURRENT	RETURN	VS BENCHMARK
₹2,20,000	₹3,10,000	↗️ +40.9%	+10.0%

HOLDING PERIOD

4.2 Yrs

Why HOLD:

- ✓ Excellent long-term track record in small cap segment
- ✓ Consistent alpha generation over 5+ years
- ✓ Low expense ratio at 0.45%
- ✓ Strong sector diversification reduces risk

## 👎 SELL - Immediate Action Required (1 Funds)

## Axis Bluechip Fund SELL



Large Cap Funds

INVESTED

₹2,80,000

CURRENT

₹3,60,000

RETURN

↗ +28.6%

VS BENCHMARK

-2.3%

HOLDING PERIOD

2.5 Yrs

### Why SELL:

- × High overlap with HDFC Top 100 (72.5%)
- × Underperforming benchmark in recent quarters
- × High expense ratio compared to alternatives
- × Better opportunities available for diversification

### RECOMMENDED ALTERNATIVE:

#### Parag Parikh Flexi Cap Fund - Direct Growth

- Expense ratio: 0.65% (vs current higher fees)
- Expected return: +18.5% annually
- Estimated gain over 5 years: +₹1,25,000

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