

# Comprehensive Wealth Review Report

RuDo Digital Wealth Pvt Ltd | Confidential

**Rajesh Kumar**

Q4 2024 Review | Generated November 12, 2025

## ⌚ Your Portfolio Snapshot

TOTAL PORTFOLIO VALUE

\$

**₹42,50,000**

↑ +30.8% from start

TOTAL AMOUNT INVESTED

**₹32,50,000**

Initial capital invested

TOTAL GAINS/RETURNS

↗

**₹10,00,000**

↑ +30.8% overall return

AVERAGE ANNUAL RETURN

⌚

**12.8%**

vs Benchmark: 10.5%

## 💡 Key Insights & Recommendations

### ⓘ Portfolio Outperforming

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.

### ⚠️ Rebalancing Recommended

5 funds identified for reallocation. Selling underperforming funds could potentially add ₹450K to portfolio value over next 5 years.

### ⓘ Well-Diversified Allocation

Current allocation across equity (65%), debt (25%), and alternatives (10%) is well-aligned with your moderate-aggressive risk profile.

### ❗ Immediate Action Required

3 funds showing persistent underperformance (>12 months). Recommend immediate exit to avoid further opportunity cost.

## ◎ 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

3

Total Value

₹28,50,000

Timeline

Within 30 days

Potential Gain

+₹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

4

Total Value

₹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

23

Total Value

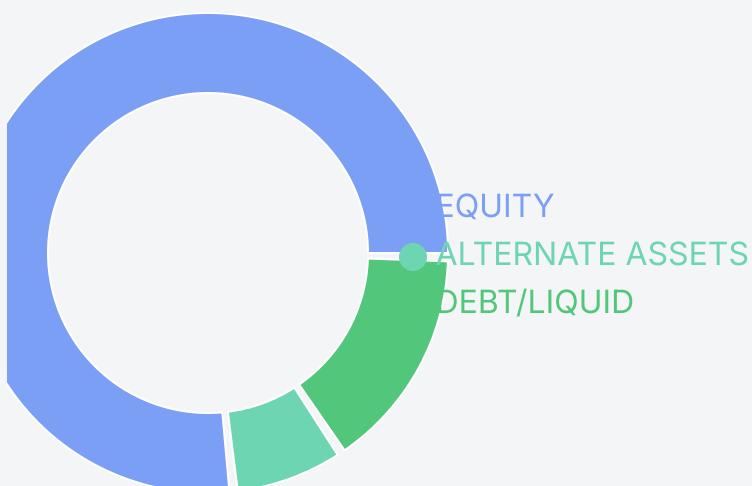
₹1,01,67,739

# Portfolio Performance & Asset Allocation

## Portfolio Growth vs Benchmark



## Asset Allocation Breakdown



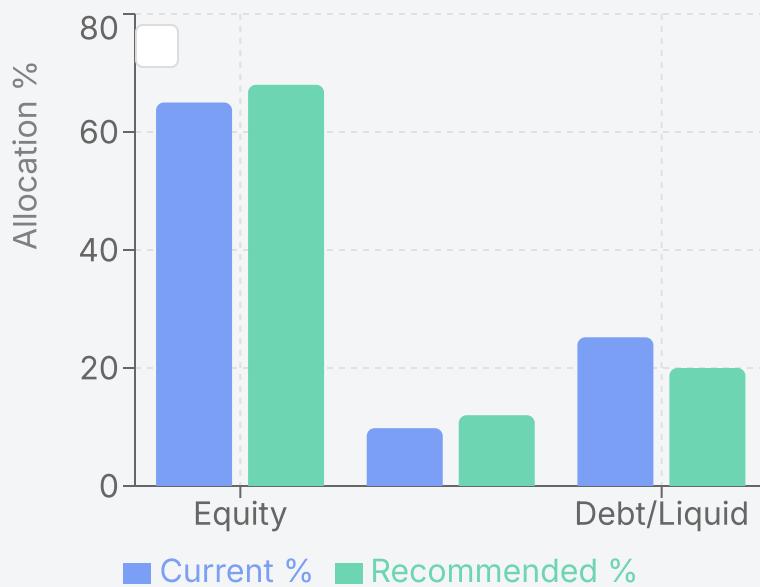
## Current Portfolio Allocation Breakdown

| ASSET CLASS (AC)        | SUB CATEGORY (SC)       | INVESTMENT | CURRENT VALUE | ALLOCATION % | RETURN % |
|-------------------------|-------------------------|------------|---------------|--------------|----------|
| <b>EQUITY</b>           |                         | ₹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%   |
| <b>ALTERNATE ASSETS</b> |                         | ₹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%   |
| <b>DEBT/LIQUID</b>      |                         | ₹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%   |

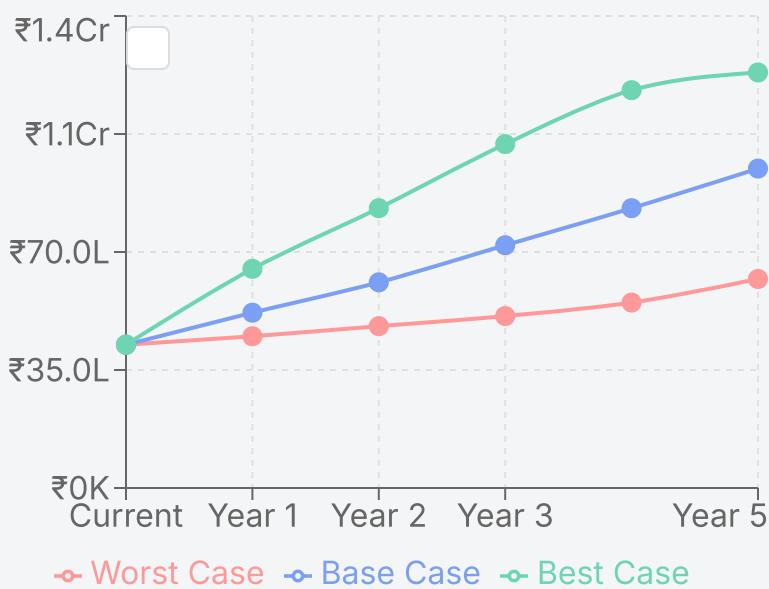
## ◎ Recommended New Allocation (After Restructuring)

| 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        |
| <b>TOTAL</b>     | <b>100.0%</b>      | <b>100.0%</b> | -      | <b>Rebalancing Required</b>              |

## 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.

#### WORST CASE SCENARIO

**₹62,00,000**

46% Total Return

8% Avg Annual Return

#### BASE CASE SCENARIO

**₹94,75,000**

123% Total Return

17% Avg Annual Return

#### BEST CASE SCENARIO

**₹1,23,25,000**

190% Total Return

24% Avg Annual Return

### CURRENT PORTFOLIO VALUE

**₹42,50,000**

Starting Value

### After Recommended Restructuring

Projected improvement after implementing sell/reallocation recommendations.

#### WORST CASE SCENARIO

**₹63,75,000**

50% Total Return

9% Avg Annual Return

+₹1,75,000 vs Current

#### BASE CASE SCENARIO

**₹1,01,00,000**

138% Total Return

19% Avg Annual Return

+₹6,25,000 vs Current

#### BEST CASE SCENARIO

**₹1,31,75,000**

210% Total Return

26% Avg Annual Return

+₹8,50,000 vs Current

### 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% →            | <b>68.0%</b> ↗ <b>3.0%</b> Increase high-performing equity exposure |
| Alternate Assets | 9.8% →             | <b>12.0%</b> ↗ <b>2.2%</b> Add index funds for stability            |
| Debt/Liquid      | 25.2% →            | <b>20.0%</b> ↘ <b>5.2%</b> Reduce underperforming debt funds        |

## Detailed Fund-by-Fund Analysis

### ⓘ HOLD - Top Performers (2 Funds)

#### HDFC Top 100 Fund HOLD



Large Cap Funds

|                       |                      |                    |                       |
|-----------------------|----------------------|--------------------|-----------------------|
| INVESTED<br>₹3,50,000 | CURRENT<br>₹4,80,000 | RETURN<br>↗ +37.1% | VS BENCHMARK<br>+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<br>₹2,20,000 | CURRENT<br>₹3,10,000 | RETURN<br>↗ +40.9% | VS BENCHMARK<br>+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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