Comprehensive Wealth Review Report

RuDo Digital Wealth Pvt Ltd | Confidential

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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**

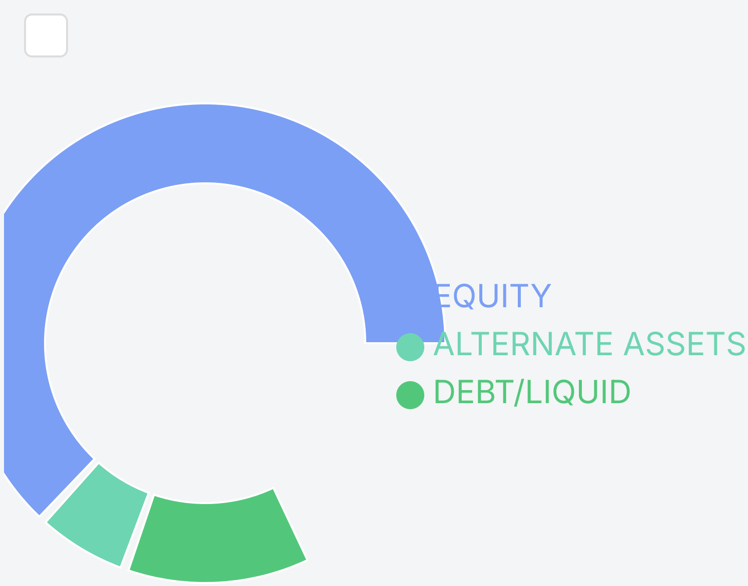
Majority of portfolio performing excellently. Continue current strategy with annual rebalancing.

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

Portfolio Performance & Asset Allocation

Portfolio Growth vs Benchmark

Asset Allocation Breakdown



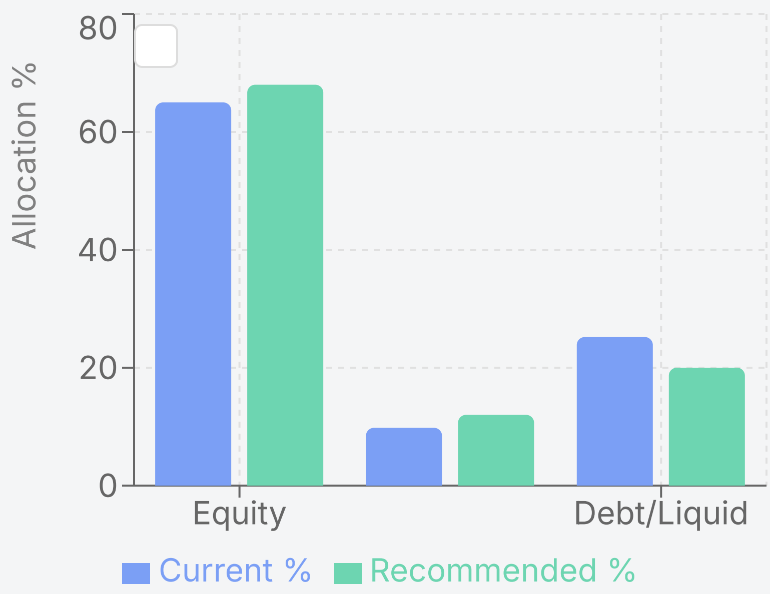
Current Portfolio Allocation Breakdown

ASSET CLASS (AC)	SUB CATEGORY (SC)	INVESTMENT	CURRENT VALUE	ALLOCATION %	RETURN %
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%

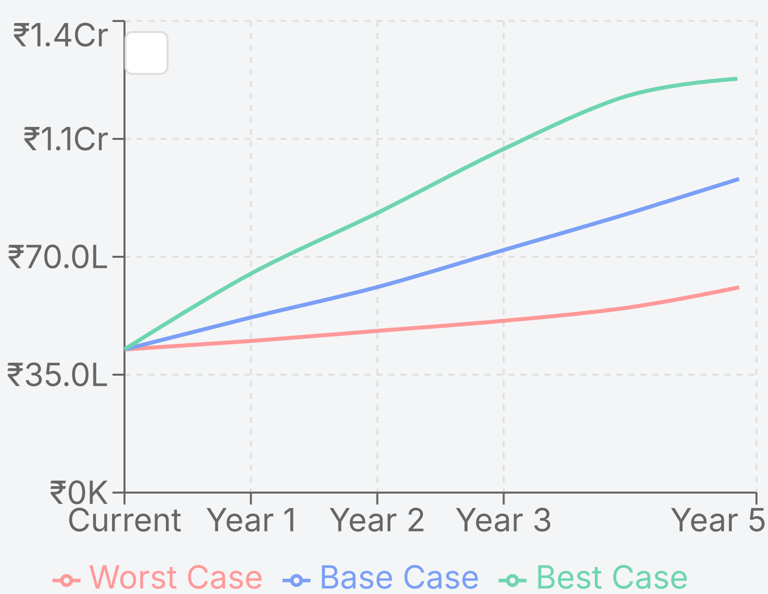
◎ Recommended New Allocation (After Restructuring)

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.

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% →	**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	CURRENT	RETURN	VS BENCHMARK
₹2,80,000	₹3,60,000	+28.6%	-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

Disclaimer