

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

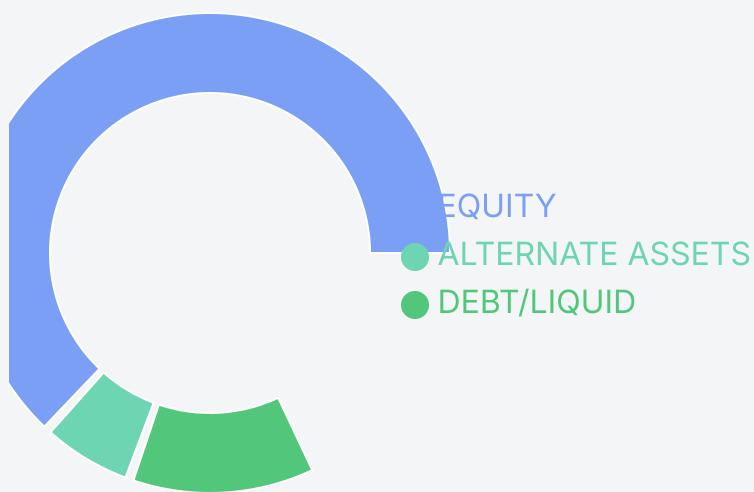
₹1,01,67,739

Portfolio Performance & Asset Allocation

Portfolio Growth vs Benchmark



Asset Allocation Breakdown



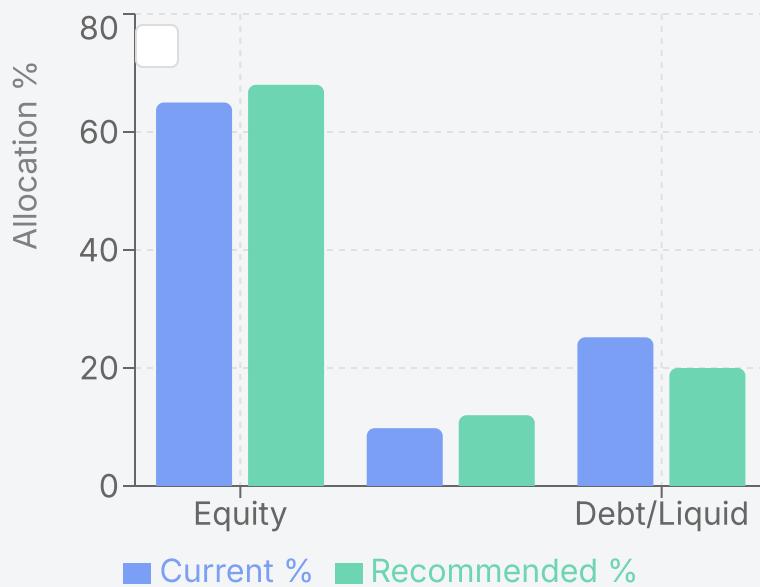
Current Portfolio Allocation Breakdown

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

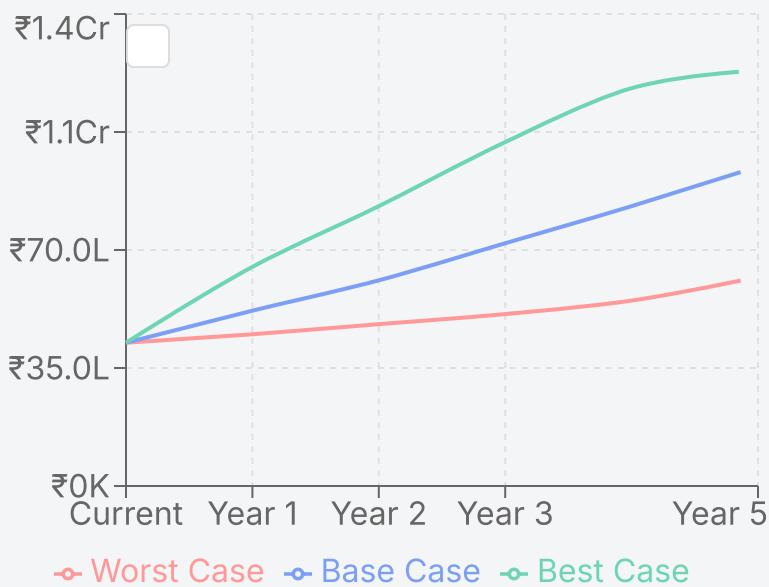
◎ Recommended New Allocation (After Restructuring)

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 ₹3,50,000	CURRENT ₹4,80,000	RETURN ↗ +37.1%	VS BENCHMARK +8.5%
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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 ₹2,20,000	CURRENT ₹3,10,000	RETURN ↗ +40.9%	VS BENCHMARK +10.0%
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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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