Important information

Please read this before using the report. It applies to every page that follows.

Not investment, tax or legal advice

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Estimates from your statement and public data

Figures are generated automatically from your CAMS + KFintech statement and public market data (AMFI, mfapi.in, Yahoo Finance, RBI). These can be delayed, incomplete or wrong, and the calculations use assumptions and approximations. Please verify any figure before relying on it.

Past performance and the 12-month range

Returns, risk measures and index comparisons describe the past and do not guarantee future results. The 12-month range is a statistical illustration built from past patterns; it is not a forecast, target or promise of any outcome.

Tax figures

Tax figures are estimates for a resident individual under the rules as understood today, at the slab chosen. They ignore your other income, losses carried forward and exemptions, and do not replace your capital-gains statement or professional advice.

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WealthScope sample report

From your CAMS + KFintech consolidated account statement | 8 funds held, value ₹34.20 L

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Sharpe, Sortino, beta, Treynor, alpha and IR for every fund you hold

Click a line to jump to it; the same list is in your PDF viewer's bookmarks. Estimates from past data - not investment, tax or legal advice (see Important information).

Your portfolio at a glance - as of 23 Oct 2026

Investor type (mutual funds only): Aggressive | horizon: 10+ years

Based on what you hold: equity 97% (40% of it in mid / small / sector / international funds), debt & cash 0%, gold & silver 3%.

Diversification: Well diversified - 6 distinct equity categories (categories, indices & price moves; holdings inside funds not checked)

What your funds are worth today

₹34.20 L

8 funds held | as of 23 Oct 2026

Total profit so far

+₹12.96 L

You put in ₹25.94 L and took out ₹4.69 L.
Today + what you took out - what you put in.

Your return per year (XIRR)

16.39%

What your money earned each year, like an FD rate,
allowing for when you added or took out money.

Your funds vs index funds (since Apr 2021)

-1.10% a yr

Same money in matching index funds: 17.49% a year.
You are behind them by ₹64,148 (all funds).

Lead over index funds: last 1y | 3y | 5y

-3.4% | -0.9% | -0.7%

1y: you 40.9% vs 44.3%, ahead 47% of the time
3y: you 19.5% vs 20.4% a yr, ahead 33% of the time
5y: you 16.8% vs 17.5% a yr, ahead 3% of the time

Risk vs index funds (beta | volatility)

β 0.88 | 15.2% vs 16.7%

Beta: if index funds move 10%, you move ~8.8%.
Volatility = size of yearly swings (lower = calmer).

Biggest fall vs index funds

-17.8% | index -14.3%

11 Apr 2022 to 25 Nov 2022 (same dates for both).
Back to the old high by: 07 Nov 2023.

Next 12 months (middle case)

+16%

8 in 10 outcomes: -4% to +41%. Index funds: +16%.
Chance of a loss 17%. Today's mix, past patterns.

Best fund you hold

27.7% a yr

Harbour Gold Fund of Fund
Index Domestic gold price (gold ETF): 11.1% a yr; you +16.6%

Weakest active fund vs its index (1 yr+)

-2.1% a yr

Evergreen Focused Fund
You 12.7% vs Nifty 500 TRI 14.8% a yr.

Fund managers' skill (IR, by money)

0.10

Extra return vs each fund's index per unit of risk.
0 = none, 0.5+ = good. 6 active funds, 1 yr+.

Result of selling funds

+₹48,337

Selling and moving money elsewhere added this,
vs simply keeping the funds you sold (3 sales).
1 other sales were taken out, not switched.

Where your money is

36% mid+small

Flexi 33% | Mid cap 20% | Large cap 17%
Mid & small = 38% of Indian equity: a mix of sizes.

How alike your funds move

0.72 of 1

Weekly correlation, average weighted by money.
Your funds often move together -
some, but limited, spreading of risk.

Long-term gains within this year's allowance

₹1.25 L

Equity gains held 1 yr+: ₹1.25 L a year tax-free.
Tax if you sold everything today: about ₹1.51 L.

Investing habit (consistency)

9.7 / 10

Normal new money: about ₹28,500 a month.
On track in 9 of 12 months.

Returns are % a year (XIRR) unless marked 'Abs' (holdings under a year). 'Index funds' = the same money put into each fund's matching index on the same dates.
Tax figures are estimates - check with a tax adviser. Past returns do not guarantee future returns; this is not investment advice.

Things worth a look

Observations picked out from the rest of this report, grouped as watch-outs, opportunities, your investing habit and tax. They describe your portfolio for your information; they are not advice or recommendations.

Watch out

Evergreen Focused Fund has trailed its index by 2.1% a year

On the same money and dates: the fund 12.7% a year, Nifty 500 TRI 14.8%. Index funds that track the same index usually have lower costs.

Cedar Mid Cap Fund has trailed its index by 1.6% a year

On the same money and dates: the fund 18.8% a year, Nifty Midcap 150 TRI 20.4%. Index funds that track the same index usually have lower costs.

Opportunity

₹1,25,000 of your long-term gains fall within this year's tax-free allowance

Long-term equity gains up to ₹1,25,000 a year are tax-free; the allowance resets on 1 April. The Tax pages show where these gains sit.

Units in Cedar Mid Cap Fund turn long-term from 06 Nov 2026

Gains on them are then taxed at the long-term rate; on today's gain the difference is about ₹698.

Investing habit

Your investing habit score is 9.7 / 10

New money over the last 12 months has kept close to your usual amount. The score looks only at regularity, not at how much.

Tax

Selling everything today would mean about ₹1,51,476 in capital-gains tax

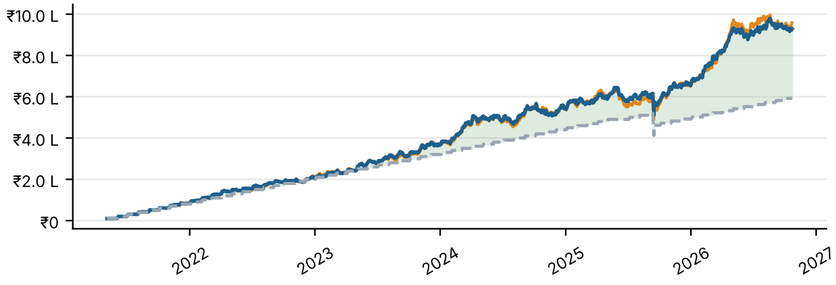
Fund by fund on the first Tax page, with the rate that applies to each (equity, international, gold or debt).

Fund-by-fund: market value vs net invested over time (current holdings)

Market value of holdings | Same money in the fund's index (hypothetical) | Net amount invested (in − out) | Unrealised gain | Unrealised loss

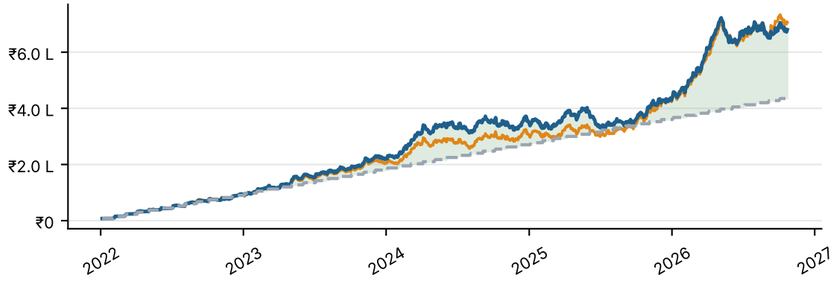
Banyan Flexi Cap Fund vs Nifty 500 TRI

Fund: XIRR 15.6% | Return 15.5% | SD 15.1% | Sharpe 0.67
Index: XIRR 16.4% | Return 15.5% | SD 16.7% | Sharpe 0.60
β 0.85 | α +1.5% | TE 5.5% | IR 0.02 | 5.5 yrs, daily



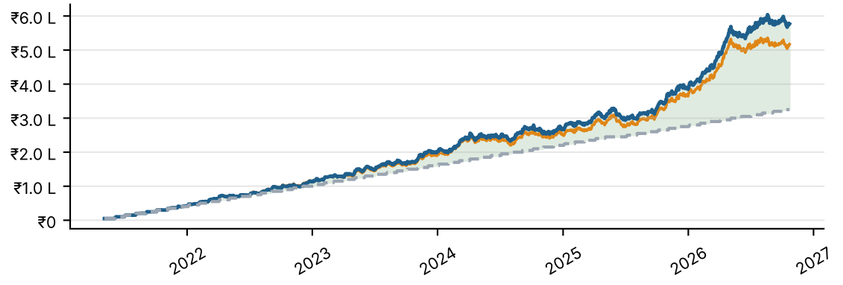
Cedar Mid Cap Fund vs Nifty Midcap 150 TRI

Fund: XIRR 18.8% | Return 18.8% | SD 20.3% | Sharpe 0.66
Index: XIRR 20.4% | Return 18.4% | SD 19.8% | Sharpe 0.65
β 0.97 | α +0.8% | TE 6.5% | IR 0.06 | 4.8 yrs, daily



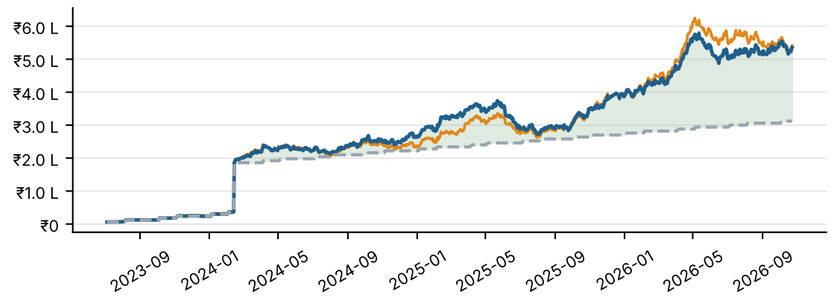
Aurora Bluechip Fund vs Nifty 100 TRI

Fund: XIRR 20.9% | Return 18.2% | SD 15.0% | Sharpe 0.85
Index: XIRR 16.9% | Return 15.3% | SD 15.5% | Sharpe 0.63
β 0.95 | α +3.4% | TE 3.4% | IR 0.86 | 5.5 yrs, daily



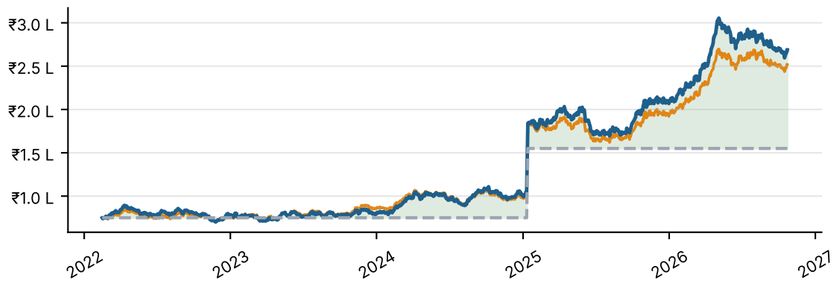
Delta Small Cap Fund vs Nifty Smallcap 250 TRI

Fund: XIRR 27.1% | Return 25.8% | SD 22.1% | Sharpe 0.92
Index: XIRR 27.6% | Return 29.2% | SD 22.9% | Sharpe 1.04
β 0.91 | α -1.3% | TE 7.8% | IR -0.44 | 3.3 yrs, daily



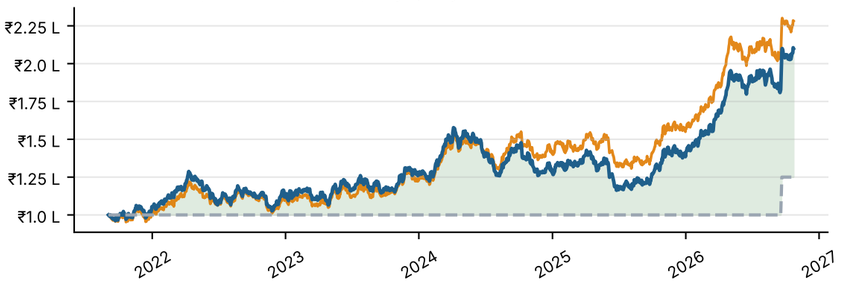
Fortune Large and Midcap Fund vs Nifty LargeMidcap 250 TRI

Fund: XIRR 17.8% | Return 16.3% | SD 18.2% | Sharpe 0.59
Index: XIRR 15.7% | Return 14.5% | SD 16.7% | Sharpe 0.54
β 1.05 | α +1.3% | TE 4.9% | IR 0.37 | 4.7 yrs, daily



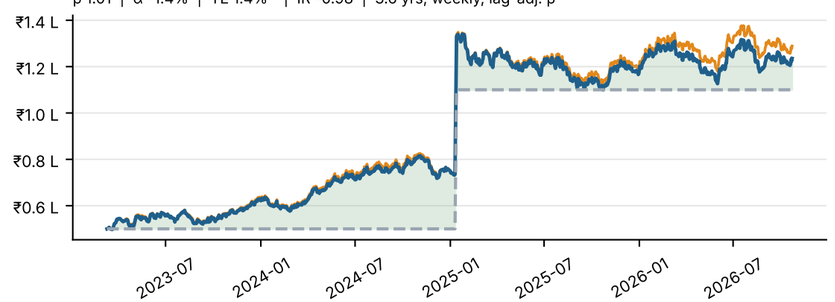
Evergreen Focused Fund vs Nifty 500 TRI

Fund: XIRR 12.7% | Return 12.7% | SD 17.6% | Sharpe 0.41
Index: XIRR 14.8% | Return 14.8% | SD 16.7% | Sharpe 0.56
β 1.01 | α -2.2% | TE 5.0% | IR -0.42 | 5.1 yrs, daily



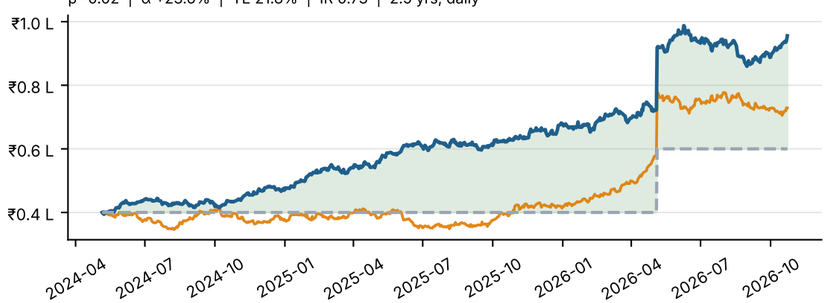
Globe S and P 500 Index Fund vs S&P 500 TR (INR)

Fund: XIRR 4.5% | Return 8.8% | SD 16.4% | Sharpe 0.20
Index: XIRR 6.2% | Return 10.2% | SD 16.2% | Sharpe 0.29
β 1.01 | α -1.4% | TE 1.4%* | IR -0.98 | 3.6 yrs, weekly, lag-adj. β



Harbour Gold Fund of Fund vs Domestic gold price (gold ETF)

Fund: XIRR 27.7% | Return 28.9% | SD 13.7% | Sharpe 1.71
Index: XIRR 11.1% | Return 13.1% | SD 16.5% | Sharpe 0.46
β -0.02 | α +23.6% | TE 21.8% | IR 0.73 | 2.5 yrs, daily



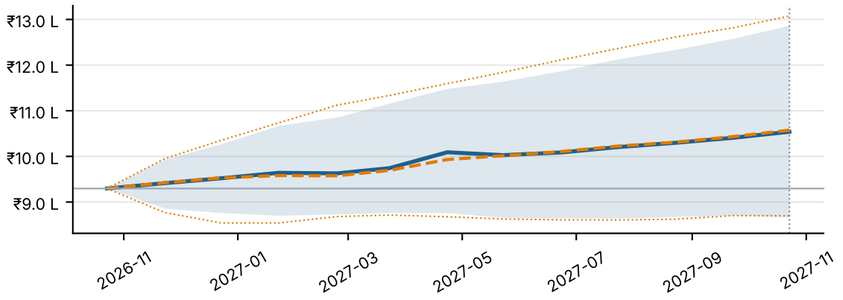
Return, SD (volatility), Sharpe, β (beta), α (alpha) and IR (information ratio) are % a year from daily NAV returns over the time you held each fund (first purchase to today; periods with no units skipped), so your buys and sells don't distort them. 'Index' = the same money in the fund's index on the same dates (same days for its stats). Sharpe uses a 5.5% risk-free rate; α = (Return - rf) - β x (Index return - rf). XIRR is your money-weighted return. TE = tracking error. Foreign funds: their NAV is struck at a different time of day from the US index close, so they use weekly returns and a lag-adjusted (Dimson) beta; *their TE still includes this timing noise (~3% even for perfect tracking), so compare Return vs Index return for how well they track.

SAMPLE REPORT - fictional funds, illustrative data

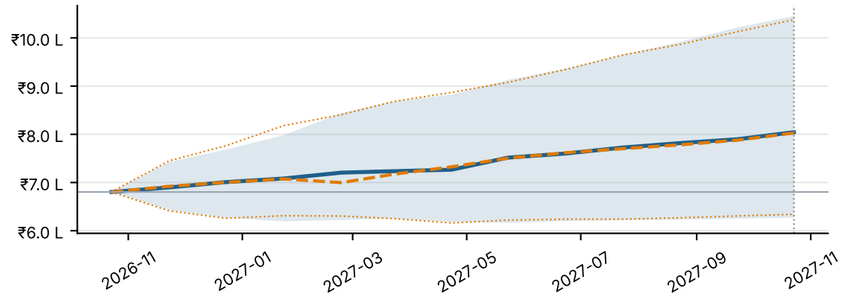
Where your current holdings could be over the next 12 months (Monte Carlo, 10,000 paths per fund)

Fund - middle outcome | Fund - 10% to 90% range | Same money in the index - middle | Index - 10% / 90% | Value today

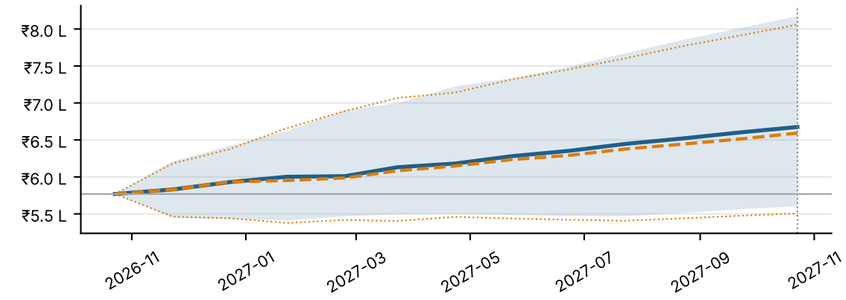
Banyan Flexi Cap Fund vs Nifty 500 TRI
1 yr: fund +13% (-7 to +38%) | index +14% | P(beat) 44%
10 yrs of history | β 0.83
α 10y -0.2, 5y +1.1, 3y +1.0 → used +0.4% a yr



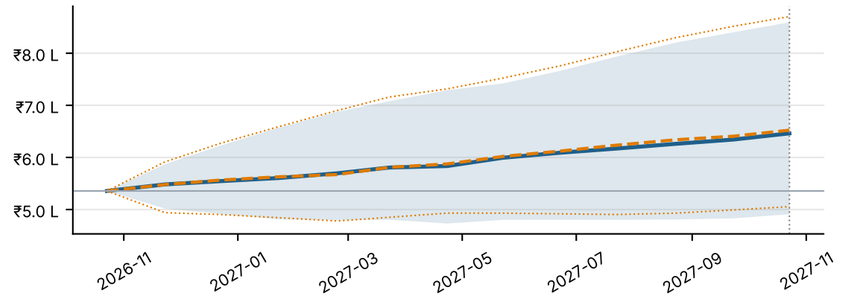
Cedar Mid Cap Fund vs Nifty Midcap 150 TRI
1 yr: fund +18% (-8 to +54%) | index +18% | P(beat) 45%
10 yrs of history | β 0.97
α 10y -1.7, 5y +1.2, 3y +0.2 → used +0.0% a yr



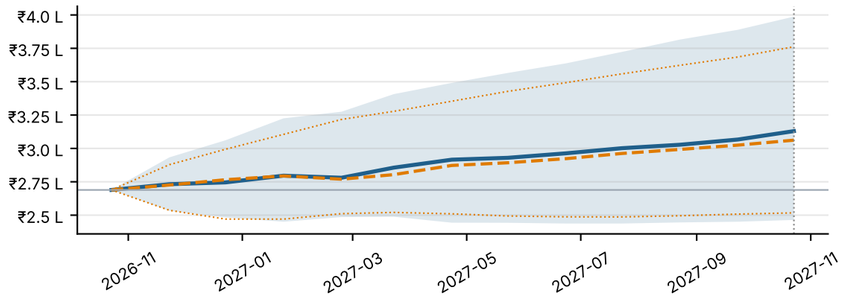
Aurora Bluechip Fund vs Nifty 100 TRI
1 yr: fund +16% (-3 to +42%) | index +14% | P(beat) 68%
10 yrs of history | β 0.98
α 10y +1.4, 5y +3.1, 3y +4.4 → used +1.7% a yr



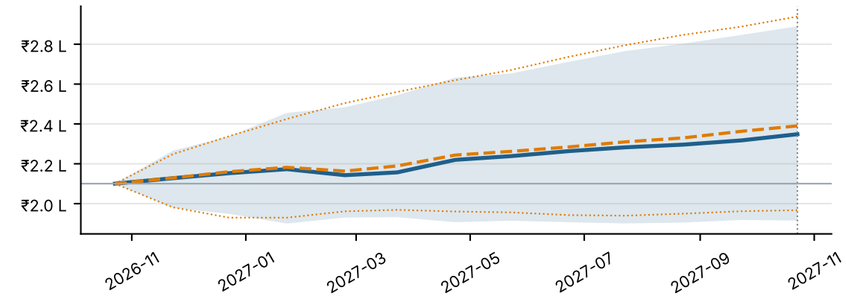
Delta Small Cap Fund vs Nifty Smallcap 250 TRI
1 yr: fund +21% (-8 to +60%) | index +22% | P(beat) 42%
10 yrs of history | β 0.90
α 10y +1.1, 5y -0.2, 3y +1.0 → used +0.3% a yr



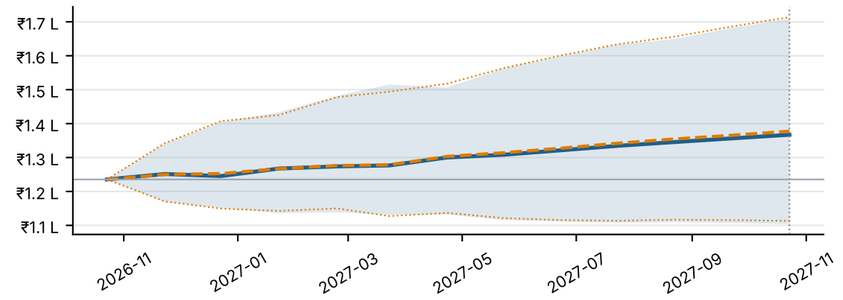
Fortune Large and Midcap Fund vs Nifty LargeMidcap 250 TRI
1 yr: fund +16% (-8 to +48%) | index +14% | P(beat) 62%
10 yrs of history | β 1.08
α 10y +1.0, 5y +1.7, 3y +2.4 → used +1.0% a yr



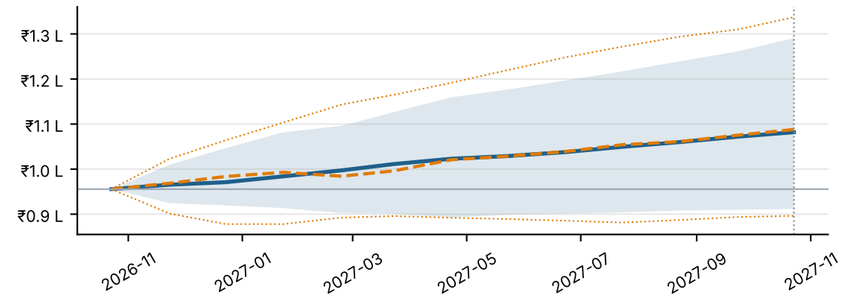
Evergreen Focused Fund vs Nifty 500 TRI
1 yr: fund +12% (-9 to +38%) | index +14% | P(beat) 32%
10 yrs of history | β 1.00
α 10y -0.7, 5y -2.7, 3y -4.2 → used -1.5% a yr



Globe S and P 500 Index Fund vs S&P 500 TR (INR)
1 yr: fund +11% (-11 to +38%) | index +12% | P(beat) 33%
10 yrs of history | β 1.01
α 10y -0.7, 5y -1.2, 3y -1.2 → used -0.5% a yr



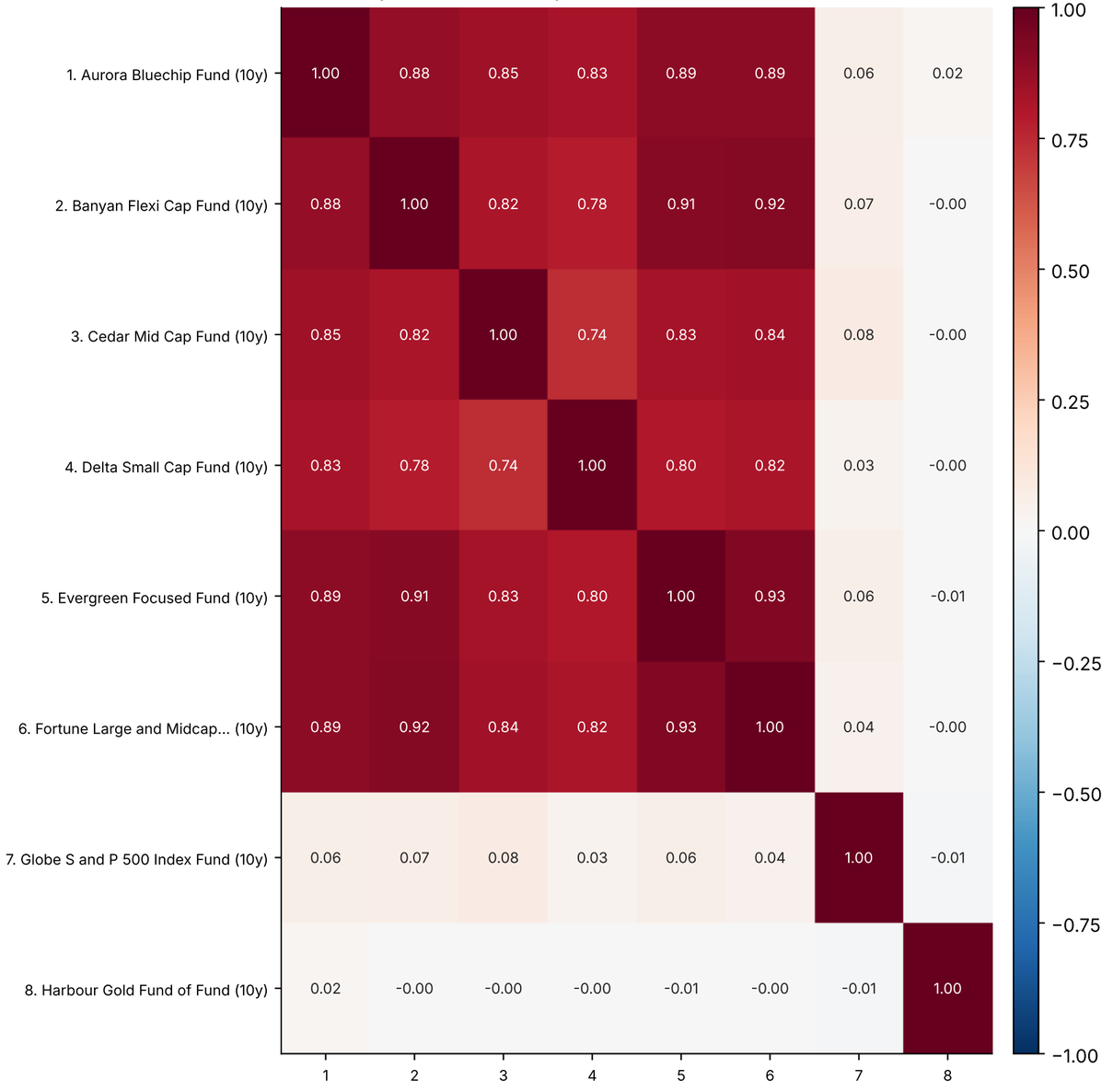
Harbour Gold Fund of Fund vs Domestic gold price (gold ETF)
1 yr: fund +13% (-5 to +35%) | index +14% | P(beat) 48%
10 yrs of history | β -0.03
α 10y +10.4, 5y +11.4, 3y +21.1 → used +8.0% a yr



How: month-end returns over all the history available (up to 10 years, at least 3) are re-sampled in random 6-month blocks. Fund = alpha + beta x index + the fund's own monthly noise from the same months. Alpha blends the whole window, the last 5 and last 3 years with weights 10 yrs 20%, 5 yrs 30%, 3 yrs 50% (recent years count more, to catch a manager change) and only 50% of it is assumed to persist (debt funds: all of their extra return over their bond index, as it is mostly pay for credit / interest-rate risk). The index is assumed to behave like its own history - a strong past decade makes the forecast optimistic. Ranges are 10th-90th percentiles; the real outcome can fall outside them. Illustration only, not advice.

Diversification and investing discipline

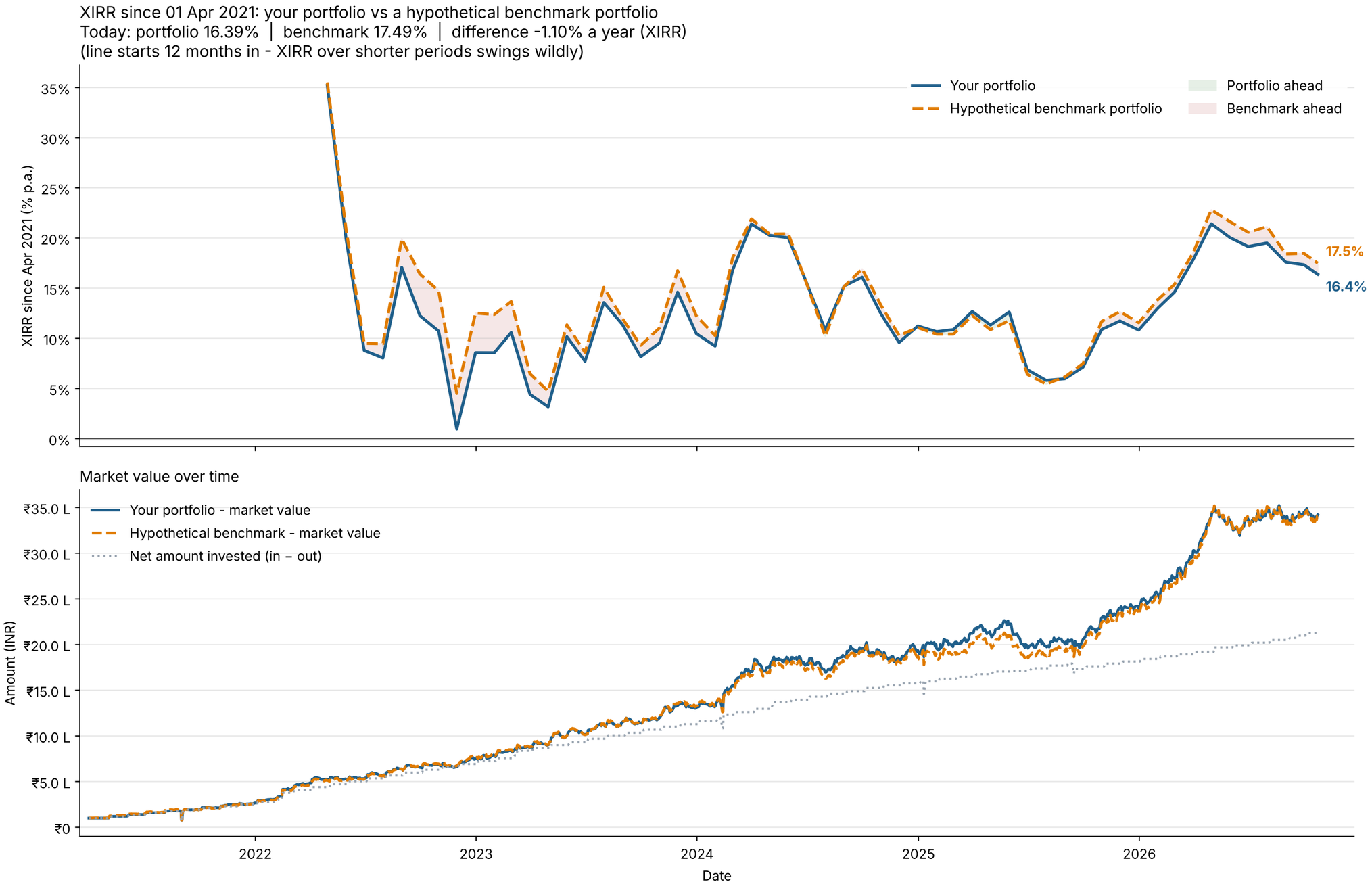
How your funds move together - average 0.72 (weighted by money)
Weekly returns, last 10 yrs (or all there is)
1 = together, 0 = unrelated, -1 = opposite
* = under 3 yrs of common history



Investing discipline - money put in each month (last 12 months)
Bottom row: NEW money, all funds (switches, parking & closed funds left out)
* = bonus month. Score = each month vs your normal amount



SAMPLE REPORT - fictional funds, illustrative data



Since 01 Apr 2021 (time-weighted)	You	Index
Return % a yr	15.3	17.2
Volatility % a yr	15.2	16.7
Sharpe (rf 5.5%)	0.64	0.70
Beta	0.88	
Lead, % a yr	-2.0	
Alpha, % a yr	-0.6	
Info. ratio	-0.46	

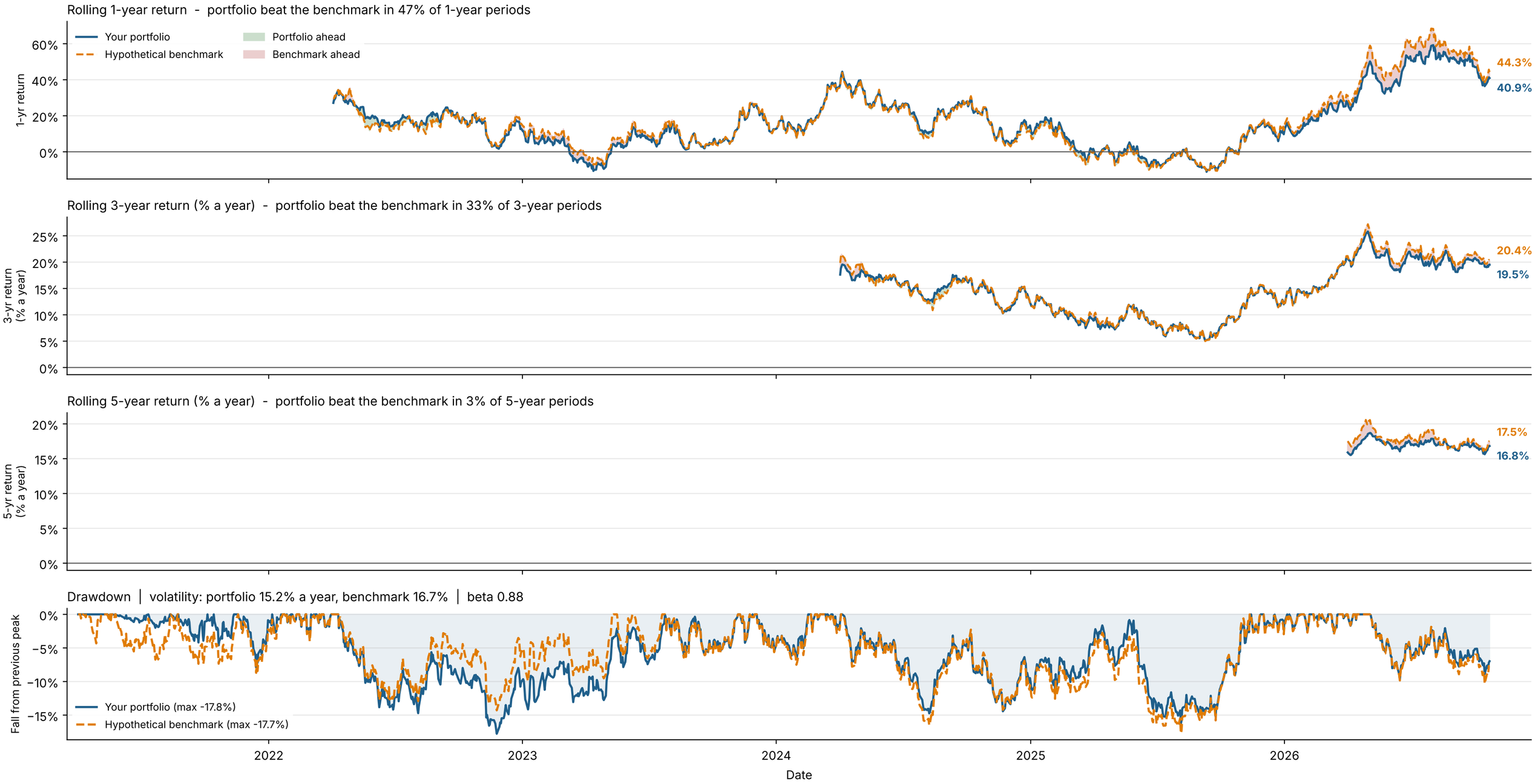
Lead = your return minus the index funds'. Alpha = that lead after allowing for beta (the risk you took).

The XIRR gap in the title also counts when you added money; these figures don't.

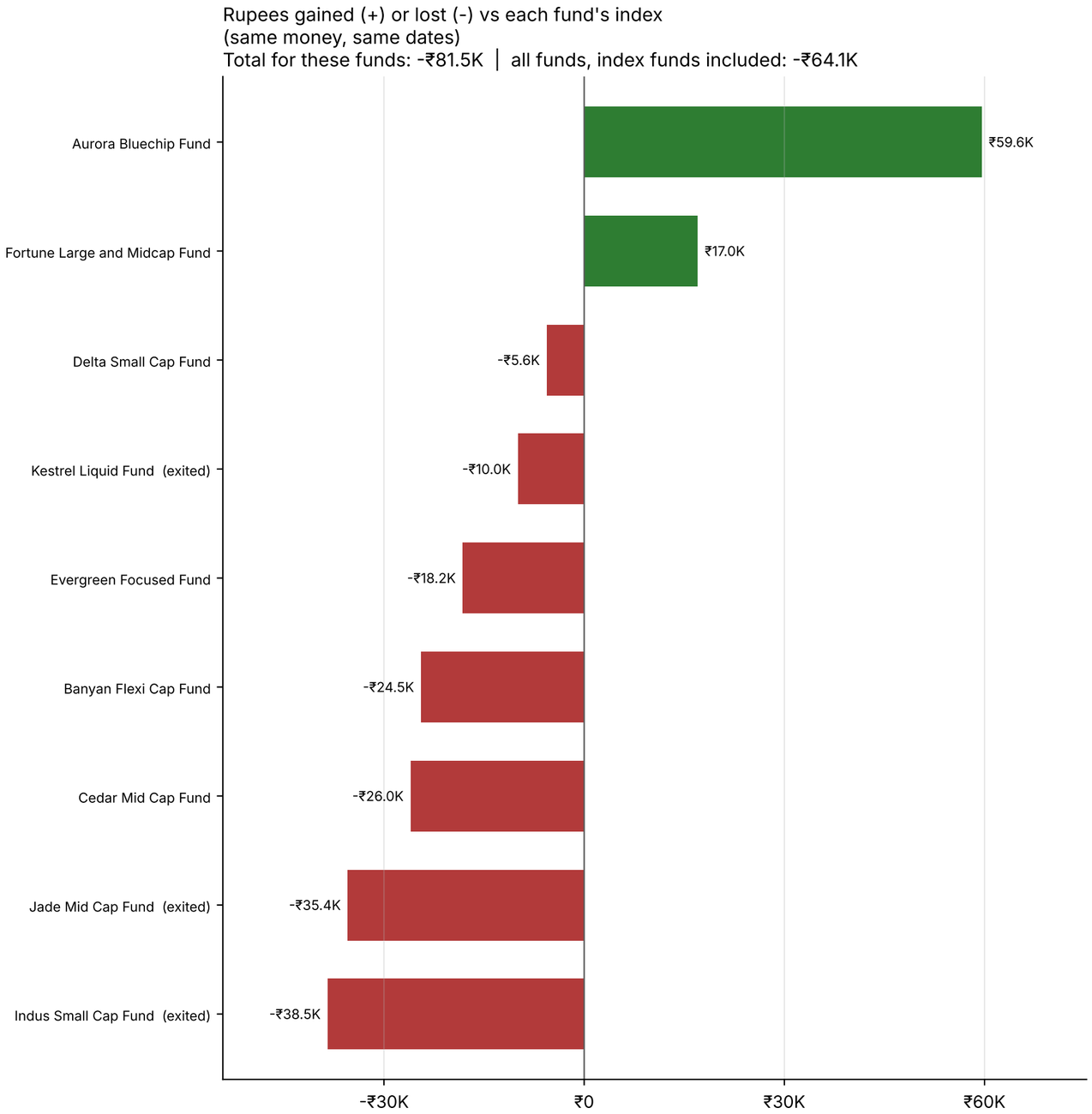
Benchmark buys the matching index on the same day and amount as each purchase; sells the same proportion of units on each redemption. Indian indices proxied by index-fund NAVs; US indices by ETF prices in INR.

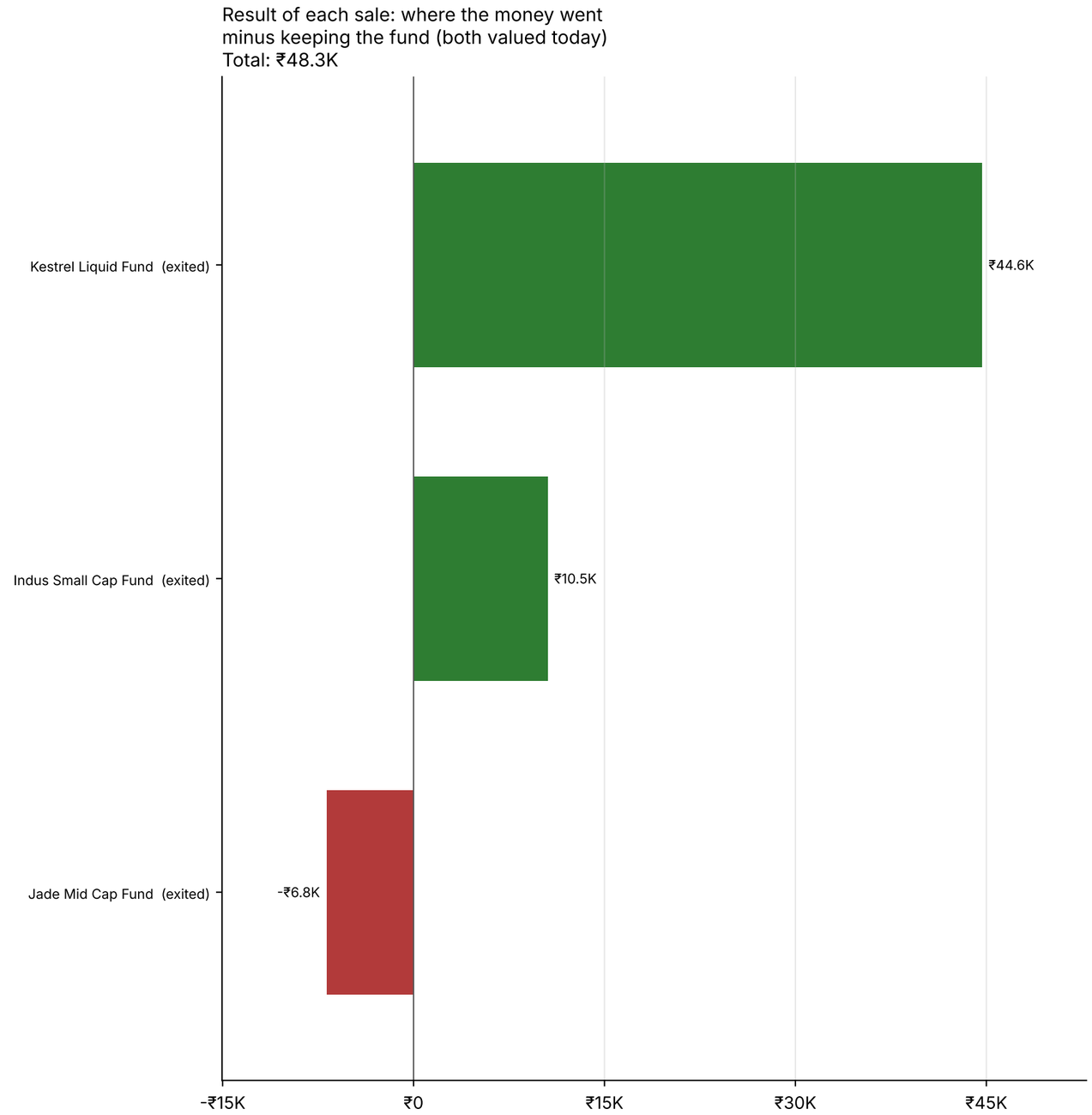
SAMPLE REPORT - fictional funds, illustrative data

Rolling returns (time-weighted, so the timing of your purchases does not distort them) and drawdown



SAMPLE REPORT - fictional funds, illustrative data

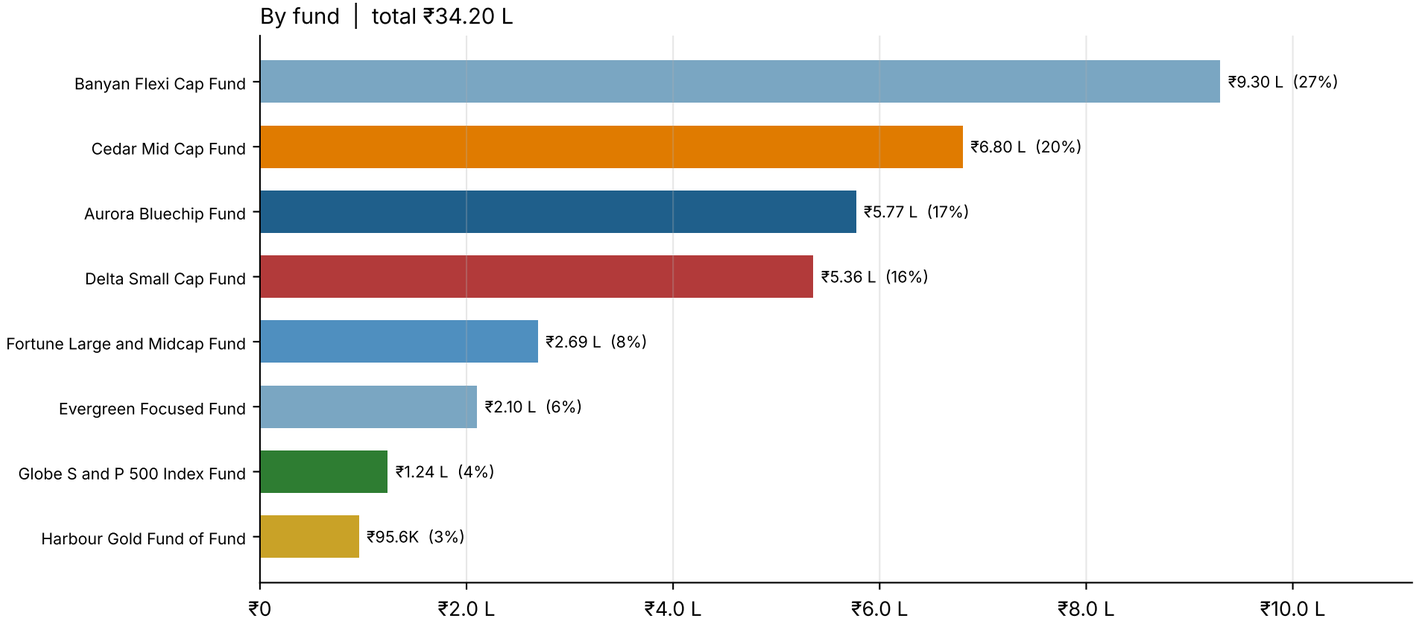


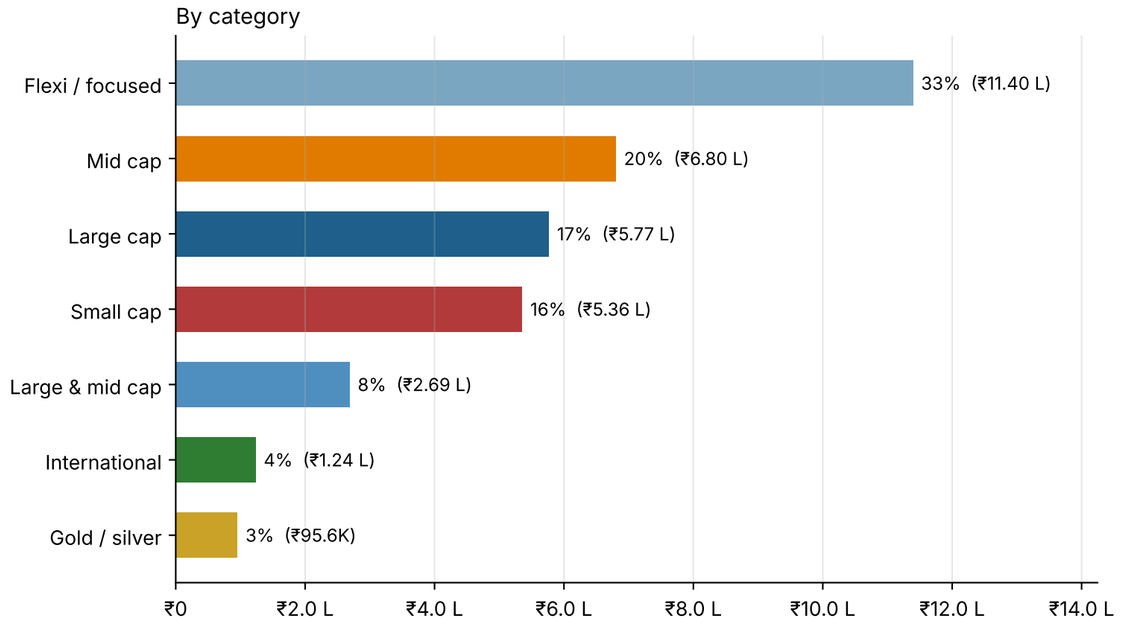


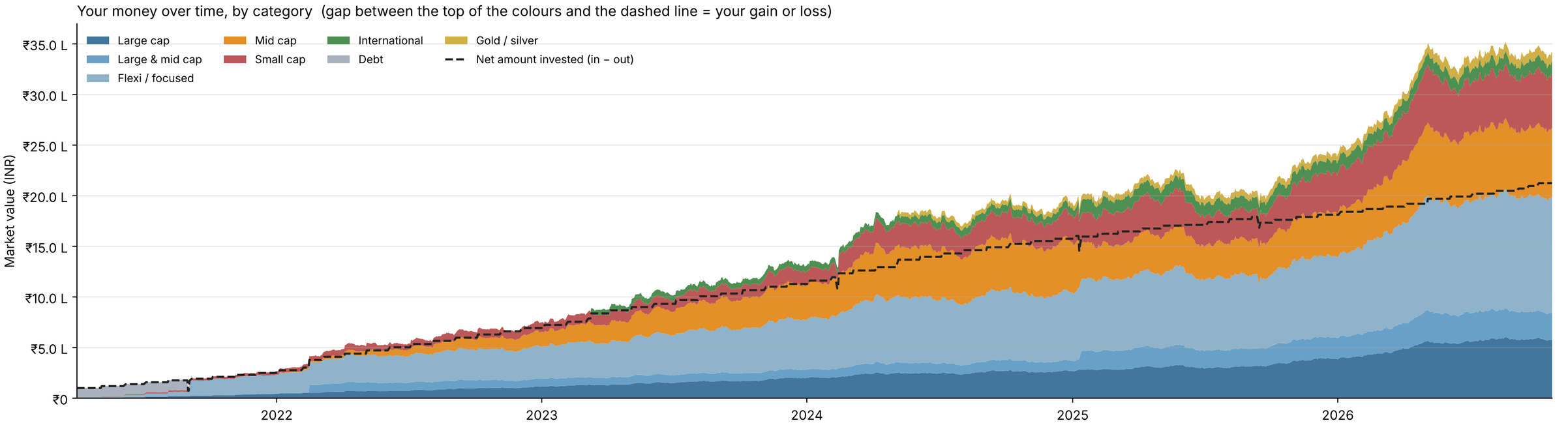
Not included: Globe S and P 500 Index Fund, Harbour Gold Fund of Fund - foreign index and gold / silver funds: they ARE the index, so there is nothing separate to compare.

SAMPLE REPORT - fictional funds, illustrative data

Where your money is







SAMPLE REPORT - fictional funds, illustrative data

Tax: where you stand (FY 2026-27)

Estimates for a resident individual at your 30% slab and 4% cess, selling the oldest units first (FIFO) as funds do. For information only - not tax advice; check your capital-gains statement from CAMS / KFintech and a tax professional.

Gains booked this year

₹0

Since 01 Apr 2026, all funds. Rough tax on them: ₹0.

Tax-free equity allowance left

₹1,25,000

Of ₹1,25,000 a year for long-term gains on equity funds. Resets on 1 April.

Tax if you sold everything today

₹1,51,476

On ₹12,71,424 of gains not yet booked. Fund by fund below.

If you sold everything today: tax fund by fund

Equity funds: long-term after 12 months, 12.5% above the yearly allowance; short-term 20%. International, gold and silver funds: long-term after 24 months, 12.5% with no allowance; short-term at your slab. The allowance and any losses are applied across all funds, then the tax is shared out by each fund's gains. Debt funds: units bought from April 2023 always at your slab; older units long-term after 24 months.

Fund	Taxed as	Value	Long-term gain	Short-term gain	Long-term rate	Short-term rate	Estimated tax
Banyan Flexi Cap Fund	Equity	₹9,29,640	₹2,92,979	₹9,597	12.5% above allowance	20%	₹35,875
Cedar Mid Cap Fund	Equity	₹6,80,306	₹2,33,626	₹11,681	12.5% above allowance	20%	₹29,361
Aurora Bluechip Fund	Equity	₹5,76,906	₹2,43,971	₹7,935	12.5% above allowance	20%	₹29,863
Delta Small Cap Fund	Equity	₹5,35,611	₹2,18,333	₹5,278	12.5% above allowance	20%	₹26,384
Fortune Large and Midcap Fund	Equity	₹2,68,894	₹1,13,894	-	12.5% above allowance	20%	₹13,248
Evergreen Focused Fund	Equity	₹2,10,030	₹84,751	₹279	12.5% above allowance	20%	₹9,910
Globe S and P 500 Index Fund	International	₹1,23,544	₹17,823	-₹4,280	12.5%, after 2 yrs	30% (slab)	₹2,317
Harbour Gold Fund of Fund	Gold / silver	₹95,557	₹34,759	₹799	12.5%, after 2 yrs	30% (slab)	₹4,519
Total		**₹34,20,488**	**₹12,40,136**	**₹31,288**			**₹1,51,476**

This year so far (01 Apr 2026 to today)

Gains already booked by selling, and the rough tax on them. Short-term losses reduce any gain; long-term losses only long-term gains.

Item	Amount
Equity funds - long-term gains booked	₹0
Equity funds - short-term gains booked	₹0
Other funds (international, gold, silver, debt) - long-term	₹0
Other funds - short-term (taxed at your slab)	₹0
Rough tax on gains booked so far	₹0
Next advance-tax date	nothing due on these gains

Units turning long-term in the next 90 days

Gains on units sold before this date are short-term (20% for equity funds, your slab for others); after it, long-term (12.5%, or nothing within the equity allowance). Difference = on today's gain.

Fund	Units	Gain on them	Long-term from	Tax difference
Cedar Mid Cap Fund	187.06	₹8,955	06 Nov 2026 to 06 Jan 2027	₹698
Banyan Flexi Cap Fund	628.11	₹7,581	06 Nov 2026 to 06 Jan 2027	₹591
Aurora Bluechip Fund	139.30	₹5,251	06 Nov 2026 to 06 Jan 2027	₹410
Delta Small Cap Fund	82.83	₹3,835	06 Nov 2026 to 06 Jan 2027	₹299

Tax: harvesting (FY 2026-27)

Estimates for a resident individual at your 30% slab and 4% cess, selling the oldest units first (FIFO) as funds do. For information only - not tax advice; check your capital-gains statement from CAMS / KFintech and a tax professional.

Tax-gain harvesting: long-term gains within the allowance (to 31 Mar 2027)

Long-term gains on equity funds are tax-free up to ₹1,25,000 a year; the allowance resets on 1 April. Where your long-term gains sit, oldest units first, up to the ₹1,25,000 left.

Fund	Tax-free gain	Units (oldest first)	Value of units
Aurora Bluechip Fund	₹1,25,000	1,528.2	₹2,22,171

Tax-loss harvesting: holdings below their cost

A booked loss is set off against this year's gains (short-term losses against any gain, long-term losses against long-term gains); unused losses carry forward 8 years. Funds sell your oldest units first.

No holding is below its cost as a whole. These newer purchases are below their own cost; to book their loss, the older units listed would be sold first:

Fund	Buys below cost	Loss on them	Older units (value)	Gain on older units
Globe S and P 500 Index Fund	1	-₹4,280	₹67,823	₹17,823
Cedar Mid Cap Fund	4	-₹1,502	₹6,36,418	₹2,46,418
Banyan Flexi Cap Fund	5	-₹1,433	₹8,71,049	₹3,03,985
Delta Small Cap Fund	2	-₹812	₹5,12,106	₹2,24,106
Aurora Bluechip Fund	4	-₹561	₹5,47,290	₹2,52,290

How these work

The rules behind the two tables above, for a resident individual.

Gain harvesting

Selling equity units held over 12 months books a long-term gain; up to the yearly allowance it is tax-free. Buying back the same fund afterwards resets the purchase price and date, so less gain is left to be taxed later. The allowance cannot be carried forward: what is unused on 31 March is lost.

Loss harvesting

Selling units below their cost books a loss. Short-term losses can be set off against any capital gain, long-term losses only against long-term gains. Unused losses carry forward for 8 years, but only if your income-tax return is filed by the due date.

Oldest units first

When you sell part of a holding, the fund redeems your oldest units first (FIFO). You cannot pick the newest, loss-making units on their own, which is why the loss table shows the older units that would go first.

New clock after buying back

Units bought back start a fresh holding period: 12 months before equity gains become long-term again, 24 months for international, gold and silver funds. Stamp duty (0.005%) applies to each purchase.

Fund scorecard: risk and skill, fund by fund

Each fund's own price moves against its index, over the time you have held it (daily returns; periods with no units left out), except 'Alpha last 12m', which uses the fund's last 12 months whether or not you held it all year. Risk-free rate 5.5%. A fund needs at least 26 weeks of holding

Fund	Benchmark	Held (yrs)	Return a yr	Index a yr	Volatility	Sharpe	Index Sharpe	Sortino	Beta	Treynor	Alpha a yr	Alpha last 12m	Tracking error	IR
Banyan Flexi Cap Fund	Nifty 500 TRI	5.5	15.5%	15.5%	15.1%	0.67	0.60	0.98	0.85	11.8%	+1.5%	-1.5%	5.5%	0.02
Cedar Mid Cap Fund	Nifty Midcap 150 TRI	4.8	18.8%	18.4%	20.3%	0.66	0.65	0.96	0.97	13.8%	+0.8%	-9.8%	6.5%	0.06
Aurora Bluechip Fund	Nifty 100 TRI	5.5	18.2%	15.3%	15.0%	0.85	0.63	1.26	0.95	13.5%	+3.4%	+11.4%	3.4%	0.86
Delta Small Cap Fund	Nifty Smallcap 250 TRI	3.3	25.8%	29.2%	22.1%	0.92	1.04	1.35	0.91	22.3%	-1.3%	+2.9%	7.8%	-0.44
Fortune Large and Midcap Fund	Nifty LargeMidcap 250 TRI	4.7	16.3%	14.5%	18.2%	0.59	0.54	0.86	1.05	10.3%	+1.3%	-2.1%	4.9%	0.37
Evergreen Focused Fund	Nifty 500 TRI	5.1	12.7%	14.8%	17.6%	0.41	0.56	0.59	1.01	7.1%	-2.2%	+1.5%	5.0%	-0.42
Globe S and P 500 Index Fund	S&P 500 TR (INR)	3.6	8.8%	10.2%	16.4%	0.20	0.29	0.30	1.01	3.2%	-1.4%	-2.7%	1.4%	-
Harbour Gold Fund of Fund	Domestic gold price (gold ETF)	2.5	28.9%	13.1%	13.7%	1.71	0.46	2.58	-0.02	n/a	+23.6%	+15.0%	21.8%	-

What the measures mean

Return / Index a yr — Time-weighted return of the fund and of its index over the same days, % a year.

Volatility — How much the return swings in a year (standard deviation). Lower = calmer.

Sharpe — Return above the risk-free rate per unit of volatility. Compare with the index's Sharpe.

Sortino — Like Sharpe, but counts only the downside swings - the ones investors mind.

Beta — How strongly the fund moves with its index: 1 = in step, 0.8 = about 20% smaller swings.

Treynor — Return above the risk-free rate per unit of beta (market risk taken), % a year. Higher is better; compare funds on the same index.

Alpha a yr — The manager's contribution while you held the fund, % a year: (Return a yr - risk-free) minus Beta x (Index a yr - risk-free).

Alpha last 12m — The same formula on the fund's last 12 months, whether or not you held it all year: its recent form. One year is short, so read it with Alpha a yr.

Tracking error — How far the fund's return strays from its index in a year. Lower = closer to the index.

IR — Information ratio: the extra return over the index per unit of tracking error. 0.5+ is good. Shown as - for index funds.

Net worth and goals

Your funds from the CAS, plus the money outside it that you entered. Goals are worked out at your current allocation: each fund grows like its own benchmark index, and each goal is paid out of the money on its date, with what is left carrying on to the next one. An estimate from past patterns, not a promise.

Net worth today

₹48.72 L

Funds ₹34.22 L + outside the CAS ₹14.50 L. ₹40,000 a month into funds (your figure), raised 5% each year (your setting). Funds grow 14.4% a year (benchmarks' 10-yr CAGR).

Goal 1: Car - ₹12.00 L by Mar 2028

100% chance

Middle outcome ₹65.11 L on that date (1 in 10 below ₹55.02 L, 1 in 10 above ₹77.91 L). In today's money the goal is ₹11.19 L at 5% inflation. On track at what you invest now.

Goal 2: Home deposit - ₹90.00 L by Jun 2032

87% chance

Middle outcome ₹1.21 Cr on that date (1 in 10 below ₹86.20 L, 1 in 10 above ₹1.77 Cr). In today's money the goal is ₹68.19 L at 5% inflation. On track at what you invest now.

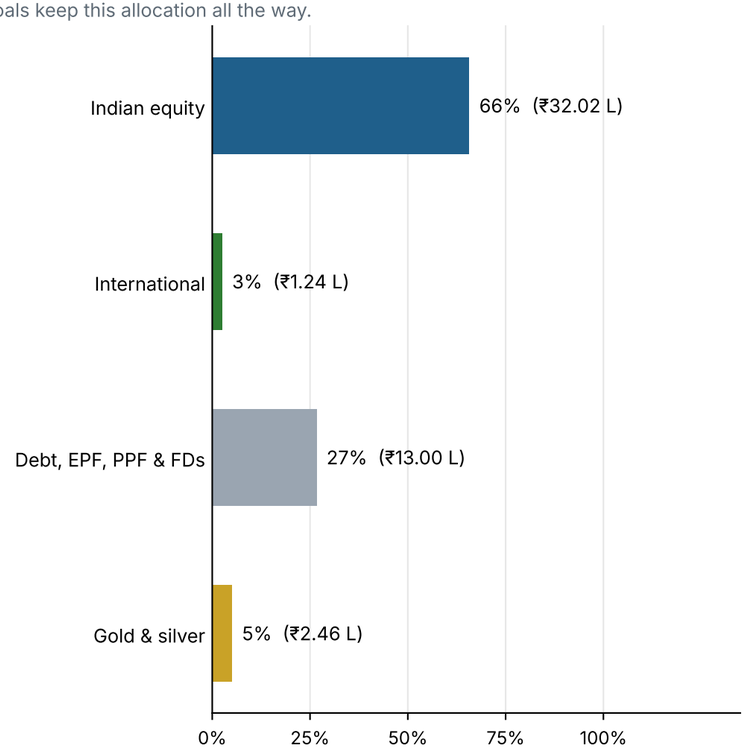
Goal 3: Retirement - ₹8.00 Cr by Dec 2050

68% chance

Middle outcome ₹10.56 Cr on that date (1 in 10 below ₹5.06 Cr, 1 in 10 above ₹25.03 Cr). In today's money the goal is ₹2.46 Cr at 5% inflation. For an 8-in-10 chance: about ₹49,500 a month.

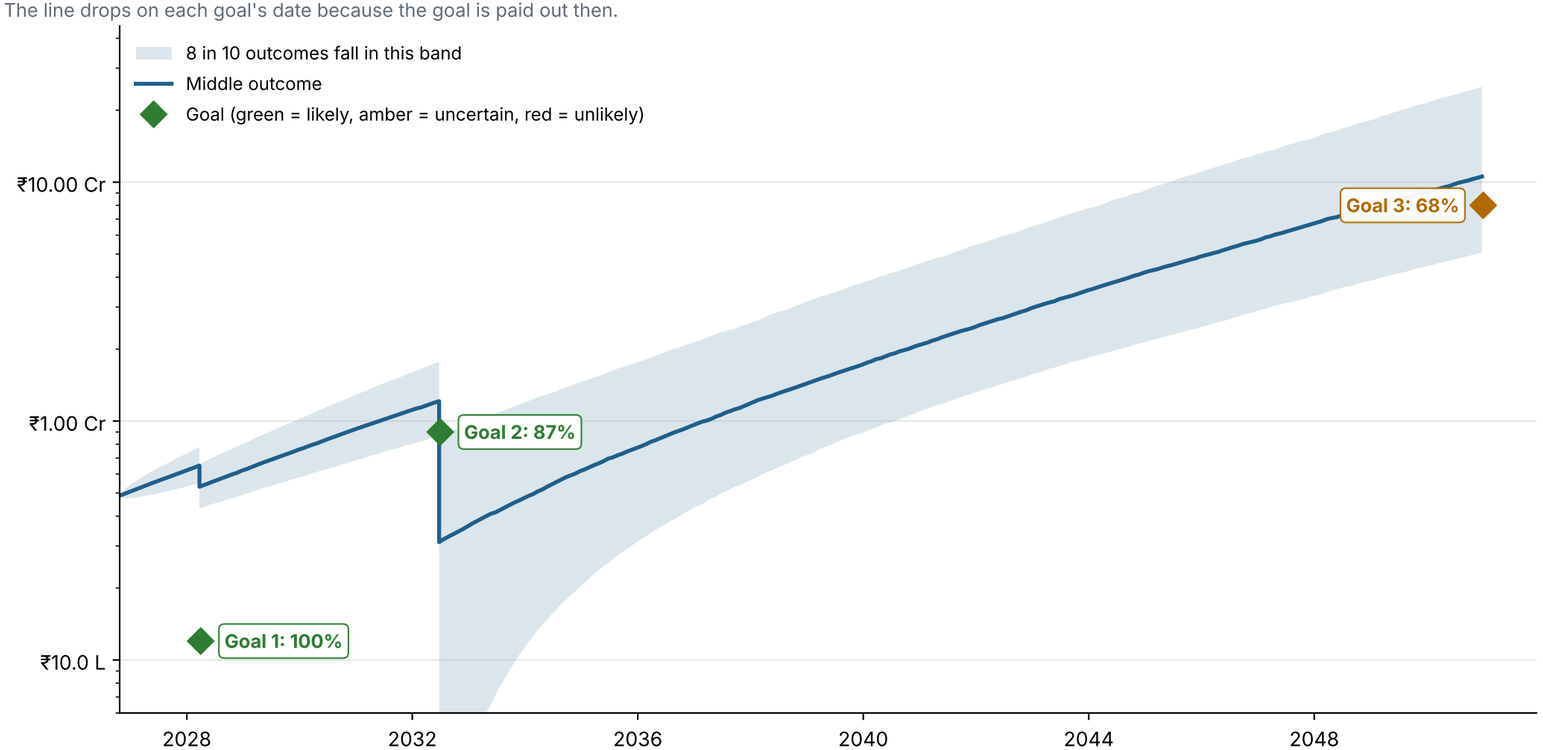
What you own today, everything counted

The goals keep this allocation all the way.



Your money on the way to your goals

The line drops on each goal's date because the goal is paid out then.



How: 10,000 simulated paths. Each fund grows at its benchmark index's 10-year CAGR, or an assumed category rate where the index is younger (Nifty 500 TRI 13.5%, Nifty Midcap 150 TRI 16.0%, Nifty 100 TRI 12.5%, Nifty Smallcap 250 TRI 15.0%, Nifty LargeMidcap 250 TRI 14.0%, S&P 500 TR (INR) 14.5% and 1 more); together 14.4% a year, typical swing 17% a year; outside the CAS: EPF 8.25%, PPF 7.1%, FDs 6.5%, Gold 12% (swing 15%). Tax and exit loads on withdrawals are not deducted.