

Overview

Financial Year: FY25-26
Company Name: ABC

Summary of Financials:

Key Metrics:	FY25-26
Total Revenue	-
Total Expenses	-
Profit Before Tax	-
PBT %	0.00%

Net Cash (Used)/ Generated from Operating Activities	-
Net Cash (Used)/ Generated from Investing Activites	-
Net Cash (Used)/ Generated from Financing Activites	-
Total Free Cash Flow	-

Working Capital	-
Net Financial Asset or (Net Debt)	-
Working Capital Days	0

Return on Equity

Return on Net Operating Assets	0.00%
Net Interest Rate	0.00%
Financial Leverage	0
Return on Equity	0.00%

Liability	FY24-25	FY25-26	Asset	FY24-25	FY25-26
Long term Debt	-	-	Non- Current Asset	-	-
Short term Debt	-	-	Current Asset	-	-
Equity Share Capital	-	-	Accounts Receivable	-	-
Reserve & Surplus	-	-	Inventory	-	-
Accounts Payable	-	-			
			Bank 1	-	-
			Bank 2	-	-
			Bank 3	-	-
			Bank 3	-	-
			Bank 4	-	-
			Cash	-	-
Total Liability	-	-	Total Asset	-	-

- Checks:
- 1) Total Liability = Total Assets
 - 2) Bank & Cash Balances Matching
 - 3) Receivable & Payable account matching with third party
 - 4) Reserve & surplus = Total PBT

		Business Finance P/L & Cash Flow														
ABC	Monthly Budget (€)	Apr-2025	May-2025	Jun-2025	Jul-2025	Aug-2025	Sep-2025	Oct-2025	Nov-2025	Dec-2025	Jan-2026	Feb-2026	Mar-2026	Apr-2026	Total	
Sources of Revenue:																
Revenue 1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Revenue 2		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Revenue 3		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Revenue 4		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Revenue 5		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Revenue 6		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Revenue 6		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Investment Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Revenue		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Revenue Growth %			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Direct Expenses:																
Cost of Goods Sold		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Direct Expenses 1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Direct Expenses 2		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Direct Expenses 3		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Cost of Goods Sold		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Profit		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Profit %		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Salary Expenses																
Employee 1 (Founder's Salary)	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employee 2	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employee 3	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employee 4	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employee 5	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employee 6	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Employee 7	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Marketing																
Marketing 1	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Marketing 2	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Marketing 3	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R&D																
R&D 1	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R&D 2	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Indirect Expenses																
Other Expenses 1	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 2	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 3	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 4	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 5	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 6	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 7	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 8	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 9	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 10	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Expenses 11	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous	xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest Expenses																
Total Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Profit Before Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PBT %		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Change in CA															-	
Change in CL															-	
Net Cash (Used)/ Generated from Operations															-	
Capital Expenditure															-	
Investments															-	
Net Interest Income/ Expense			-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Cash (Used)/ Generated from Financing			-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Bank Loan/ Overdraft Facility															-	
Net Cash (Used)/ Generated from Investing			-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Free Cash Flow			-	-	-	-	-	-	-	-	-	-	-	-	-	

Marked places are to be filled, rest are locked

Date of Review: 12-Aug-25

Introduction:

- This Investment Policy Statement (IPS) is for the reference of ABC
- This IPS has been divided as per the three pillars of wealth management.
 - A) Required Return
 - B) Risk Tolerance & Awareness
 - C) Risk Management using Asset Allocation

A) Required Return:

- Are you taking higher risk than required on your existing assets?
 - We find an answer to this question in this section.
 - Everyone has a different required return with which they have to invest during the accumulation period
 - It is assumed post retirement returns will be decided by the investor depending on their risk profile
 - It is different for every investor due to the difference in their current network, different savings per year and different time in hand to fulfill liabilities
- Objective of this section is to: (Sub-Section wise)
 - A2: Calculate yearly savings rate
 - A3: Calculate the corpus required to retire at your will after a certain age, Retirement is the only goal for which banks do not provide financing
 - A4 & A5: Make note of other current and future liabilities (Including Emergency Savings)
 - A6: Make note of existing assets, this will be used to rebalance as per return required
 - A7: Make note of the asset you would like to transfer to next generation as per current value
- Result: The golden figure of **required return**, this is the rate at which we have to invest during our accumulation period
 - High rate implies high risk and more aggressive investments

B) Risk Tolerance & Awareness:

- Investing behaviour which is defined by our fear and greed plays an important role in our investment journey
- After understanding our required return on investment, we identify our risk appetite by answering 15 questions in total, on Risk tolerance and Risk Awareness
- Provide your answer in the answer box below each question from the dropdown option of A, B, C or D
- This will give us a risk score which gives a verdict on portfolio style that matches with our behaviour, One can expect the following return with each portfolio style:
- Below chart is also provided in Section B

Portfolio Style	Expected Return %
Conservative	7%
Aggressive	10%
Super Aggressive	13%

C) Risk Management using Asset Allocation:

- After finding required return and return as per our behaviour bias, it is time to execute while managing the risk
- We manage your portfolio risk in two parts:
 - Liquidity Risk
 - Unsystematic Risk

C1) For Liquidity risk we divide your portfolio in three asset pools on the basis of urgency of funds required (as per data submitted in Section A):

- Immediate Pool (0-2 Years)
- Stable Pool (Next 5 years)
- Venture Pool (More than 7 years)

**Please note your investment in your business is also considered here at venture pool, this gives you uninterrupted access to your business assets*

C2) For unsystematic risk, Using the funds available in each pool we diversify your portfolio in Conservative, Aggressive and Super Aggressive assets with relevant tenure of investment
To get complete access to the IPS, contact us at

info@delegocapital.com

C3) Investment Constraints:

- Every investor like to personalise their investment portfolio on the basis of their ethics, culture and discipline. We respect that.
- Hence, we have a dedicated section where in we make note of such requirements and ensure it is taken care of during your investment journey with us

D) Investment Objectives *(Feel free to use this space to mention your investment objectives for your own reference)*

-
-
-
-

E) Evaluation & Review:

- After "We Strategize" and "We Execute", "We Maintain"
- We beleive it is our reposnibility to be the custodian of assets to ensure security and to ensure we acheive our financial goals and liabilities
- We review our portfolio at every 6 months or at any major life event, whichever is earlier and make necessary changes to our portfolio

Disclaimer:

- All income and returns are calculated pre tax, please connect with us to calculate post tax returns.
- All liabilites have been inflation adjusted
- *This is a highly confidential and client specific link, Please dont share this link with anyone else or give access to anyone else for your own data security*
- Data collected through this form is strictly confidential in our company and only limited people get access to these datas

A) Required Rate of Return

Review

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Section A1: General Questions

Date:	12-Aug-25
Family Head Name:	ABC
DOB:	14 Oct 1998
Age:	27

Section A2: Income Related Questions

Current Monthly Income (Post Tax)	₹120,000.00	
Income Growth Rate	4%	Annualised
Other Sources of Income	₹0.00	
Current Monthly Exp (incl EMI):	₹100,000.00	
Inflation	4%	
Emergency Fund	6	Months

Section A3: Retirement Related Questions

Retirement Age (in years):	50	At what age do you want to Retire?
Expected Monthly Expenses Post Retirement (Rs)	₹100,000.00	As per today value
Post Retirement Return	6%	

Section A4: Future Large Expenses

Life Milestones	Value as per today (Rs)	Time period (in yrs)
Future Large Expenses 1	₹0.00	0
Future Large Expenses 2	₹0.00	0
Future Large Expenses 3	₹0.00	0
Future Large Expenses 4	₹0.00	0
Future Large Expenses 5	₹0.00	0
Future Large Expenses 6	₹0.00	0
Future Large Expenses 7	₹0.00	0
Future Large Expenses 8	₹0.00	0
Future Large Expenses 9	₹0.00	0
Future Large Expenses 10	₹0.00	0
	₹0.00	

Section A5: Existing Loans & Liabilities

If >=0, then lumpsum payment not considered

Name	Current Value (Rs)	Time period (in yrs)	Interest charged (%)	EMI
Loan Name 1	₹0.00	0	0.00%	₹0.00
Loan Name 2	₹0.00	0	0.00%	₹0.00
Loan Name 3	₹0.00	0	0.00%	₹0.00
Loan Name 4	₹0.00	0	0.00%	₹0.00
Loan Name 5	₹0.00	0	0.00%	₹0.00
	₹0.00			

Section A6: Existing Assets

Name	Current Value
Bank FDs	₹600,000.00
Cash and Cash Equivalents (liquid)	₹0.00
Debt MF & Bonds	₹0.00
PPF	₹0.00
Other Govt schemes	₹0.00
Market linked insurance	₹0.00
Advance and receivables	₹0.00
Gold (Except jewellery)	₹0.00
Business (If you are a Business Owner)	₹0.00
Stocks	₹807,402.4
Equity Mutual funds	₹0.00
Real estate (Eligible For Rental Yield)	₹0.00
Other Asset	₹0.00
Total Current Assets	₹1,407,402.35
Assets As per B/S	₹0.0

Section A7: Current Return on Investment

15.00%

Section A8: Emergency Corpus

Amount of corpus you need for rainy day

₹600,000

Retirement Corpus

Amount of Corpus You Need at the Age of Retirement

₹147,882,933

Cost of Retirement Today

₹5,941,112

Required Savings per Month

₹61,961

Other Liabilities

Amount of Corpus You Need for the Liabilities
Cost of Liabilities Today
Required Savings per Month

₹0
₹0
₹0

Required Savings Per Month
Current Monthly Savings
Monthly Income from Assets

₹61,961
₹20,000
₹13,093

Additional Monthly Savings Required

₹28,868

Total Required Assets

4,533,709

Current Expected Retirement Age

76

Allocation of Existing Assets

Pools	Current Allocation	% Allocation	Suggested Allocation	% Allocation	Target % Allocation
Immediate + Emergency Pool (0-1 years)	₹600,000.0	42.63%	₹600,000.0	42.63%	10.10%
Stable Pool (1-5 Years)	₹0.0	0.00%	₹458,665.5	32.59%	56.81%
Venture Pool (7+ Years)	₹807,402.4	57.37%	₹348,736.9	24.78%	33.09%
	₹1,407,402.4	100.00%	₹1,407,402.4	100.00%	100.00%

Risk Tolerance & Awareness Score:

140

Portfolio Style:

Aggressive

Portfolio Style	Expected Return %
Conservative	7%
Aggressive	10%
Super Aggressive	13%

Section 1 : Risk Tolerance

Q1 When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?

- A) Always the possible losses.
- B) Usually the possible losses.
- C) Usually the possible gains.
- D) Always the possible gains.

Ans: **C** A, B, C or D

You have been offered an investment, that appears to have high certainty to generate sizeable returns, but your funds are locked in other investments that cannot be sold. The only option before you is to borrow money against your existing investments. What is the likelihood of you going ahead with this option?

Q2

- A) Very unlikely.
- B) Somewhat unlikely.
- C) Somewhat likely.
- D) Very likely

Ans: **A** A, B, C or D

Q3 What is your investment strategy with regards to inflation?

- A) For me the key is that my returns are certain & steady, even if they are not able to beat inflation.

I must be able to keep pace with inflation. However, I would still want my returns to be relatively steady, I am ok with a modest degree of

- B) uncertainty

I must be able to beat inflation. I realise that my return trajectory will not be steady and I may have to deal with modest to large market

- C) fluctuation

I must be able to beat inflation by a substantial margin. My return trajectory will have a high degree of uncertainty and my investments will

- D) see large to very large fluctuations. I am ok with that.

Ans: **A** A, B, C or D

Q4 Which of the below statement you feel is closest to your investment philosophy?

Income: I prefer investments that give steady returns year on year, even if they are lower than the average. I would like my returns to be

- A) certain and I have very low appetite for market fluctuations.

Balanced: I prefer investments that can generate average returns year on year. I am ok with a certain degree of uncertainty of returns and

- B) modest fluctuations in markets.

Growth: I prefer investments that have the potential to give above average returns. I am willing to settle down with higher levels of

- C) uncertainty of the returns and market fluctuations.

Ans: **B** A, B, or C

Q5 In general, my feelings about the Indian economy is:

- A) Pessimistic
- B) Unsure
- C) Optimistic

Ans: **C** A, B, or C

Q6 How do you feel about fluctuations in the value of your investments?

- A) I do not like fluctuations in my investment value. I have a very low threshold.
- B) While I know they are part & parcel of investing. I can only absorb low to modest fluctuations.
- C) They are part & parcel of investing. I have a fairly high threshold.

Ans: **A** A, B, or C

Q7 A stock you bought over a year ago has suddenly increased in value by over 30%. What do you do?

- A) Consider selling enough to cover my original investment.
- B) Sell, and move to a low-risk investment
- C) Do nothing
- D) Borrow money to buy more stock.

Ans: **B** A,B,C or D

Q8 When equity markets fall sharply, what do you usually do? How do you respond?

- A) It will make me nervous & uneasy about the future
- B) Do nothing. Markets can fluctuate and that is part & parcel of equity investing
- C) Check how much liquidity I have, as market falls are an opportunity to buy

Ans: **C** A,B, or C

Q9 At what % fall, will you panic?

- A) 10.00%
- B) 20.00%
- C) 30.00%
- D) I do not usually panic. While a 30-35% fall will make me a trifle uneasy but I will be also looking to buy.

Ans: **D** A,B,C or D

Nikkei 225 (equity index of Japan) had touched a peak of about 38,000 in 1989. It fell all the way to a little over 8,000 in December'2008.

Q10 And has slowly inched to about 27,000-28,000 now. Yet 25% down. Is there any lesson for an Indian equity investor from this?

- A) Do not invest in equities
- B) Japan and India are very different. Indian markets will continue to do well.
- C) Only invest that amount in equities that you can afford to write off
- D) Investing in equity involves risk. It is the same principle irrespective of the country.

Ans: **C** A,B,C or D

Section 2 : Risk Awareness

Q11 Do you know how a debt fund gives returns?

- A) No.
- B) I have a very basic idea.
- C) Yes.

Ans: **A** A,B, or C

Q12 Did you know that you can lose money in a debt fund?

- A) Really?
- B) I have heard / experienced, but do not know why.
- C) Yes.

Ans: **A** A,B, or C

Q13 Do you know the difference between a mutual fund, PMS and AIF?

- A) No.
- B) I have a very basic idea
- C) Yes.

Ans: **A** A,B, or C

Say you invested 100 Rs in a few equity shares and 100 Rs in an equity fund. And the broader market falls by 20%. Will your equity fund

Q14 also fall?

- A) Not sure.
- B) No, it should not fall.
- C) Naturally, it will fall.

Ans: **A** A,B, or C

Q15 Did you know that equity markets of a major country had fallen by > 80%?

- A Really?
- B I have heard of this but not very sure.
- C Yes.

Ans: **A** A,B, or C

C) Asset Allocation Strategy

	Required Return	Portfolio Style
Risk Tolerance & Risk Awareness	140	Aggressive

Summary: Pools	Current:	% Allocation	Suggested Allocation	% Allocation	% Allocation
Immediate + Emergency Pool (0-2 years)	₹600,000.0	42.63%	₹600,000.0	42.63%	10.10%
Stable Pool (2-7 Years)	₹0.0	0.00%	₹458,665.5	32.59%	56.81%
Venture Pool (7+ Years)	₹807,402.4	57.37%	₹348,736.9	24.78%	33.09%
	₹1,407,402.4	100.00%	₹1,407,402.4	100.00%	100.00%

Pools	Current Allocation	% Allocation	Target Allocation	% Allocation
Fixed Income	₹369,380.00	28.53%	₹0.00	
Hybrid	₹0.00	0.00%	₹0.00	
Equity	₹925,178.35	71.47%	₹0.00	
Commodity	₹0.00	0.00%	₹0.00	
Real Estate	₹0.00	0.00%	₹0.00	
New Portfolio	₹1,294,558.35	100.00%	₹0.00	0.00%
Expected Return		11.29%		0.00%

Section C1: Specific Pool Allocation

Contact us to get access to asset allocation framework

Emergency Pool Asset Allocation: 0 - 1 Year

Asset Class	Asset	Investment Option	Investment Style	Volatility	Credit Default Risk	Expected Return(%)	Current Allocation ₹600,000		Target Allocation ₹600,000	
							₹ Allocation	% Allocation	₹ Allocation	% Allocation
Fixed Income	Bank	Bank FDs	Direct	Low	Low	6.00%				
Fixed Income	Debt Mutual Funds	Overnight	Managed	Low	Low	6.56%				
Fixed Income	Debt Mutual Funds	Liquid	Managed	Low	Low	7.07%				
Fixed Income	Debt Mutual Funds	Money Market	Managed	Low	Low	7.55%				
Fixed Income	Debt Mutual Funds	Ultra Short Term	Managed	Low	Low	7.59%				
Hybrid	Hybrid Mutual Funds	Arbitrage	Managed	Low	Low	5.00%				
							₹0.00	0.00%	₹0.00	0.00%
								0.00%		0.00%
								₹600,000		₹600,000

Stable Pool Asset Allocation: 1 - 5 Year

Asset Class	Asset	Investment Option	Investment Style	Volatility	Credit Default Risk	Expected Return(%)	Current Allocation ₹0		Target Allocation ₹458,665	
							₹ Allocation	% Allocation	₹ Allocation	% Allocation
Fixed Income	Debt Mutual Funds	Low Duration	Managed	Low	Low	7.85%				
Fixed Income	Debt Mutual Funds	Credit Risk	Managed	Low	Low	8.46%				
Fixed Income	Debt Mutual Funds	Short Duration	Managed	Low	Low	7.84%				
Fixed Income	Debt Mutual Funds	Corporate Bond	Managed	Low	Low	7.85%				
Fixed Income	Debt Mutual Funds	Banking & PSU	Managed	Low	Low	7.83%				
Fixed Income	Debt Mutual Funds	Target Maturity	Managed	Low	Low	7.58%				
Fixed Income	Debt Mutual Funds	Medium Duration	Managed	Mid	Low	8.27%				
Fixed Income	Debt Mutual Funds	Floater	Managed	Low	Low	7.99%				
Fixed Income	Post Office Scheme	PPF	Managed	Low	Low	7.00%				
Fixed Income	Post Office Scheme	National Savings Certificate	Direct	Low	Low	7.70%				
Fixed Income	Bonds	Govt Bonds & RBI Bonds	Direct	Low	Low	7.00%				
Fixed Income	Bonds	PSU & State Development Bonds	Direct	Low	Low	10.00%				
Fixed Income	Bonds	Corporate Bonds & NCDs	Direct	Low	Low	10.00%				
Fixed Income	FD	Corporate FDs	Direct	Low	Low	10.00%				
Fixed Income	Real Estate	REITs	Direct	Mid	Low	10.00%				
Fixed Income	Infrastructure	INVITS	Direct	Mid	Low	10.00%				
Real Estate	Alternative Fixed Investment	Venture Debt	Managed	Mid	High	13.00%				
Real Estate	Alternative Fixed Investment	Realty Debt	Managed	Mid	High	13.00%				
Fixed Income	Alternative Fixed Investment	Invoice Discounting	Managed	Mid	High	13.00%				
Hybrid	Hybrid Mutual Funds	Conservative	Managed	Mid	Mid	10.00%				
Hybrid	Hybrid Mutual Funds	Balanced Advantage	Managed	Mid	Mid	10.00%				
Hybrid	Hybrid Mutual Funds	Equity Savings	Managed	Mid	Mid	10.00%				
Commodity	Commodity	Gold & Silver Mutual fund or ETFs	Direct	Mid	Low	10.00%				
Commodity	Commodity	Gold/ Silver Coins & Bar	Direct	Mid	Low	10.00%				
							₹0.00	0.00%	₹0.00	0.00%
								0.00%		0.00%
								₹0		₹458,665

Venture Pool Asset Allocation: 7+ Years

Asset Class	Asset	Investment Option	Investment Style	Volatility	Credit Default Risk	Expected Return(%)	Current Allocation ₹807,402		Target Allocation ₹348,737	
							₹ Allocation	% Allocation	₹ Allocation	% Allocation
Fixed Income	Debt Mutual Funds	Mid to Long Duration	Managed	High	Low	7.71%				
Fixed Income	Debt Mutual Funds	Gilt	Managed	High	Low	7.38%				
Fixed Income	Debt Mutual Funds	Gilt 10Y Constant Duration	Managed	High	Low	7.46%				
Fixed Income	Debt Mutual Funds	Dynamic Bond	Managed	High	Low	7.87%				
Fixed Income	Post office Scheme	Kisan Vikas Patra	Managed	Low	Low	7.00%				
Fixed Income	Govt Bond	Zero coupon/ coupon bearing	Direct	High	Low	7.00%				
Fixed Income	RBI Bonds		Direct	High	Low	7.00%				
Hybrid	Hybrid Mutual Funds	Agressive	Managed	High	Low	10.00%				
Equity	Equity	Businesses & Startups	Direct	High	High	13.00%				
Equity	Equity	Equity Mutual Funds	Managed	High	Mid	13.00%				
Equity	Equity	PMS	Managed	High	Mid	13.00%				
Equity	Equity	VC Funds	Managed	High	High	13.00%				
Equity	Equity	PE Funds	Managed	High	High	13.00%				
Equity	Equity	Listed Equity	Direct	High	High	13.00%				
Equity	Equity	Unlisted Equity	Direct	High	High	13.00%				
							₹369,380.00	28.53%		
							₹139,993.00	10.81%		
							₹785,185.35	60.65%		

C) Asset Allocation Strategy

Real Estate Rental Yield	Direct	Low	Low	8.00%				
					₹1,294,558.35	100.00%	₹0.00	0.00%
						11.29%		0.00%
						-₹487,156		₹348,737

Section C3: Remarks