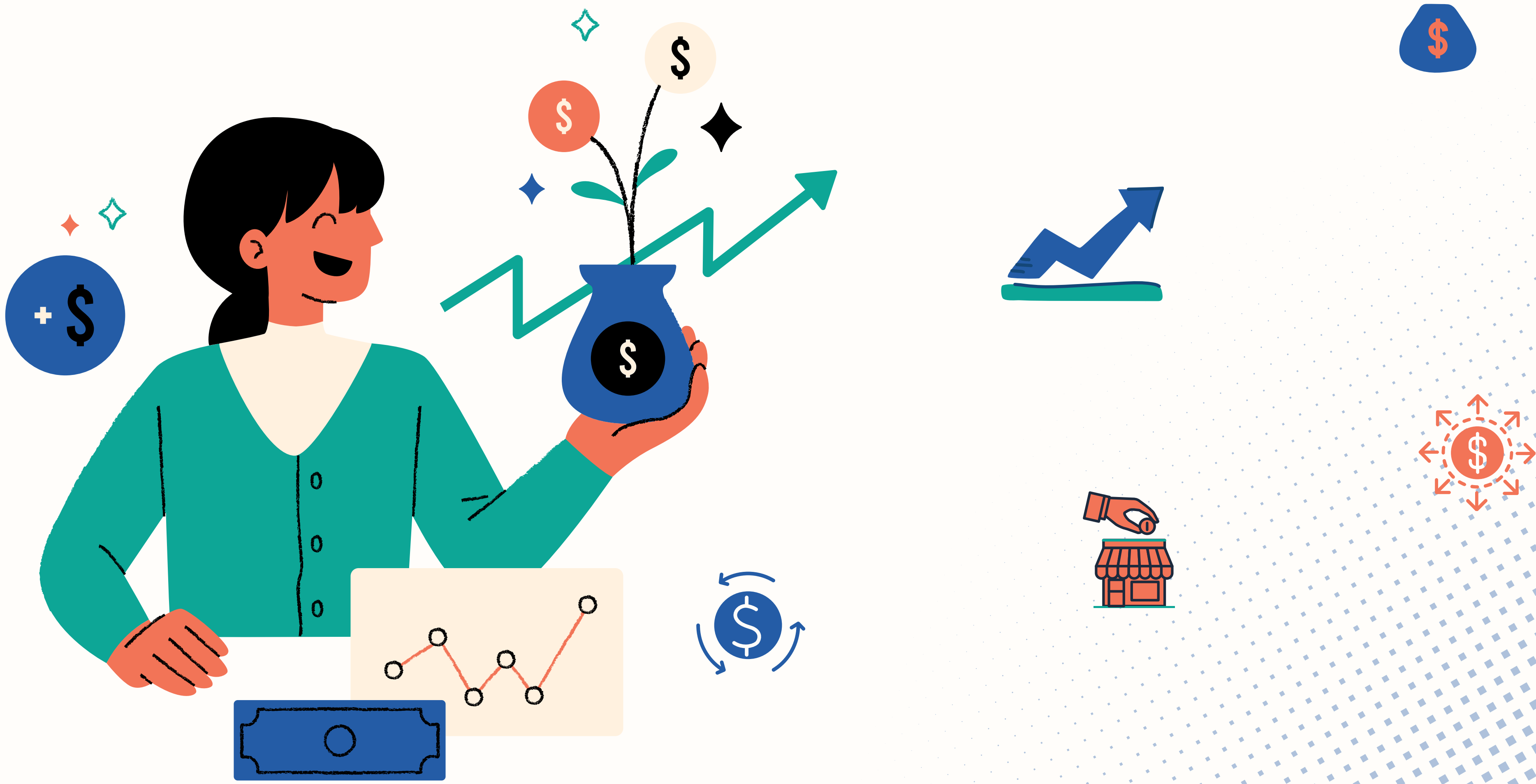
Sriram Panjala

ASSET ALLOCATION MODELS

(BALANCING RISK & RETURN)



(A) CONSERVATIVE (LOW RISK, STABLE INCOME)

- EQUITIES: 20–30% (LARGE-CAP, DIVIDEND STOCKS)
- BONDS: 50–60% (GOVERNMENT BONDS, DEBT FUNDS)
- REAL ESTATE: 10% (REITS OR PHYSICAL PROPERTY)
- CASH: 10% (FDS, LIQUID FUNDS)

💡 BEST FOR: RETIREES OR RISK-AVERSE INVESTORS WHO NEED STABILITY AND INCOME.

(B) BALANCED (MODERATE RISK, GROWTH + STABILITY)

- EQUITIES: 50–60% (MIX OF LARGE & MID CAPS)
- BONDS: 30–40% (CORPORATE + GOVERNMENT BONDS)
- REAL ESTATE: 10%
- CASH: 5%

- 💡 BEST FOR: INVESTORS WITH A MEDIUM-TERM HORIZON WHO WANT BOTH GROWTH AND SAFETY.

(C) AGGRESSIVE (HIGH RISK, HIGH GROWTH)

- EQUITIES: 80–90% (MORE SMALL & MID CAPS, GROWTH STOCKS)
- BONDS: 10–15%
- REAL ESTATE: 5%
- CASH: MINIMAL (ONLY FOR EMERGENCY NEEDS)

💡 BEST FOR: YOUNG INVESTORS WITH A LONG-TERM HORIZON WHO CAN HANDLE VOLATILITY.