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Avenue	Amount	Exposure
Savings bank A/C	Rs 2,06,300	11 per cent
Fixed deposits	Rs 35,000	2 per cent
Equity mutual funds	Rs 8,63,259	48 per cent
Equity shares	Rs 5,69,879	32 per cent
Unit Linked Insurance Plan (ULIP)	Rs 1,16,587	7 per cent
Total Investment	Rs 17,91,025	100 per cent

Avenue	Amount	Exposure
Savings bank A/C	Rs 2,00,000	24 per cent
Fixed deposits	Rs 35,000	4 per cent
Equity mutual funds	Rs 3,28,038	38 per cent
Equity shares	Rs 1,59,566	19 per cent
ULIP	Rs 1,26,934	15 per cent
Total Invnt.	Rs 8,49,539	100 per cent

While his direct equity investments dwindled from Rs 5,69,879 in January to Rs 1,59,566 in November his mutual fund investments came down from Rs 8,63,259 from the start of this year to Rs 3,28,038.

Overall, his portfolio shrunk considerably by Rs 9.41 lakh. The equity exposure through direct equity shares and equity mutual funds fell from about 80 per cent (Table 1) in January to the current level of 57 per cent (Table 2) because of the steep market fall.

The ULIP was the only form of life insurance cover that he held with a sum assured of about Rs 6 lakh. The fund value as of November 30, 2008 was Rs 1.26 lakh. While he was drawing a salary of about Rs 8.4 lakh per annum he held cash of Rs 2 lakh in his savings bank account to meet any emergency situations.

Because his parents were old and prone to health problems he consistently maintained a minimum of around Rs 2 lakh in his savings bank account. Any additional cash required would have to be brought in from his investments (more so equities).

Text: Anil Rego

A CFA-PGDBA, Anil is the founder & CEO of [Right Horizons](#), an end-to-end investment advisory and wealth management firm.

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Importance of asset allocation

December 23, 2008

Raghuram V, a 29-year-old IT consultant was not too comfortable with the way his portfolio looked at the end of November 2008. Given the steep market correction from the beginning of this year, his equity holding had fallen sharply. As a result, he wanted some advice on how best he could re-align his portfolio to recoup some of his losses.

The table on the left clearly indicates the losses suffered by him between January 1, 2008 and November 30, 2008. A quick glance will show that Raghuram's investments in equity and equity mutual funds were hit the hardest.

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I have Rs 10000 , Is it safe to invest the money is share?by [Senso Johnson](#) on Dec 29, 2008 11:04 PM [Permalink](#) | [Hide replies](#)

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I earn 13 Lakhs per year. I am single with no girlfriend. I have already bought a house and a car. Where should I invest?

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u have a house and a car which 90% of indians dont have and yet u dont know how to invest ur money. dumb shit. to top all this shit, u earn 13 lacs a year and yet u dont have a girlfriend?? either ur a bloody politician or a bank robber else u would not be so bloody dumb.

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of course equity with a time horizon of 5 years and target fixed by you...

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Have already invested 2 Lakhs in equity market.

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Have a girl friend. You will have no money to invest. Just kidding !!!

[Reply](#) [Forward](#) | [Report abuse](#)**Each Indian lost Rs 3,23,984. Multiply it by 1.2 BILLION INDIANS!**by [cxlk pizxj](#) on Dec 24, 2008 11:48 PM [Permalink](#) | [Hide replies](#)PRAY,
APPOX HOW MUCH MONEY IS MISSING??!!!!!!
@ RUPEES 3,887,808,000,000,000.00
!!!!!!

AND, WHERE DID THAT MONEY GO??

MOSTLY IN THE POCKETS OF:

- 1- OUR RULERS AT CENTER, WITH DOZENS OF HARSHAD_MEHTA'S, internally controlling the markets
- 2- FOREIGNERS, MID-EASTERNERS foreigners controlling the markets

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r u fool[Reply](#) [Forward](#) | [Report abuse](#)**Re: Each Indian lost Rs 3,23,984. Multiply it by 1.2 BILLION INDI**by [nimit patel](#) on Dec 29, 2008 11:28 AM [Permalink](#)
I dont know from which world u are concerning...

but u dont knwo stock market...

the money which u are showing loss... was illusionary money...

if u were take 100 share at 100 rs and when price reach to 1000 ur value will be 100000 rs from 10000 /

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