

Date: 10-02-2024

Prepared by: Khushboo Dhanuka

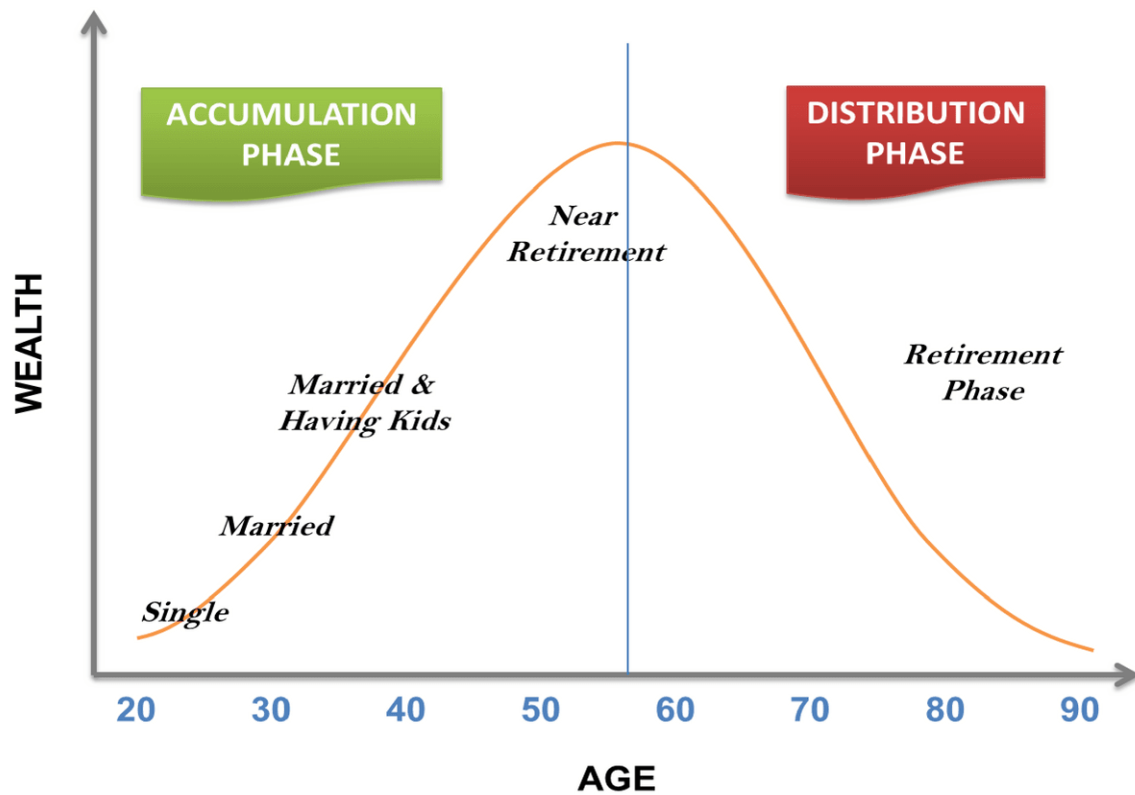
XXX`s Plan



# FINANCIAL PLANNING PROCESS



# LIFE PHASES



THERE ARE TWO PHASES OF LIFE OF AN INDIVIDUAL

- **ACCUMULATION PHASE**

In this phase the individual starts earning money. This is also the phase when the individual has the capacity to accumulate wealth towards various goals. In this phase, the individual can typically afford to have a higher risk appetite since the investment horizon can be long term

- **DISTRIBUTION PHASE**

In this phase the individual stops earning money. The accumulated wealth is utilized towards fulfillment of a long retirement phase. During this phase, the risk appetite may skew towards less risk investments.

## Welcome Note

XXX

We are happy to present your financial plan. Our team continuously strives in making the financial plan document as relevant and realistic as possible.

It took us many clients to realize that the financial plan is not just for you but for us as well. We want to know as much as we can about you so we can guide you in making intelligent decisions.

We want to understand what motivates you to spend, save and work so that we can help you achieve your life goals, whatever they are.

The financial plan has the following sections. Each section is designed to give you a better understanding of your financial circumstances, and what's projected for the future.

- Goal summary
- Financial statement snapshot
- Advice on your current portfolio
- Insurance needs analysis
- Goal wise analysis
- Action Plan

Periodic review will be necessary to keep your report up to date and pertinent to your life. If, after a thorough review of the plan, you feel you'd like to make different assumptions, we'll be happy to make adjustments based on whatever assumptions you may wish to adopt.

While the document is aided by a proprietary financial planning software, a lot of human intervention has gone into making this financial plan a worthwhile proposition. Be it an insurance policy or a mutual fund portfolio, our team scrutinizes each and every aspect of your financial life to give you effective and practical advice.

All the best and let us know if you have any questions,

- Phone: 9957556611
- E-mail: marketgoogly@gmail.com

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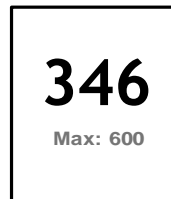
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**Risk Profile**

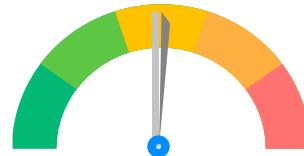
**Risk status: Moderate**

**Date: 31/01/2024**

**Your risk score**



**Your risk score**



You are an investor who is willing to accept moderate level of risk in exchange for relatively higher returns over medium to long term.

Your risk profile helps us understand how much investment risk you can take.

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Portfolio Summary

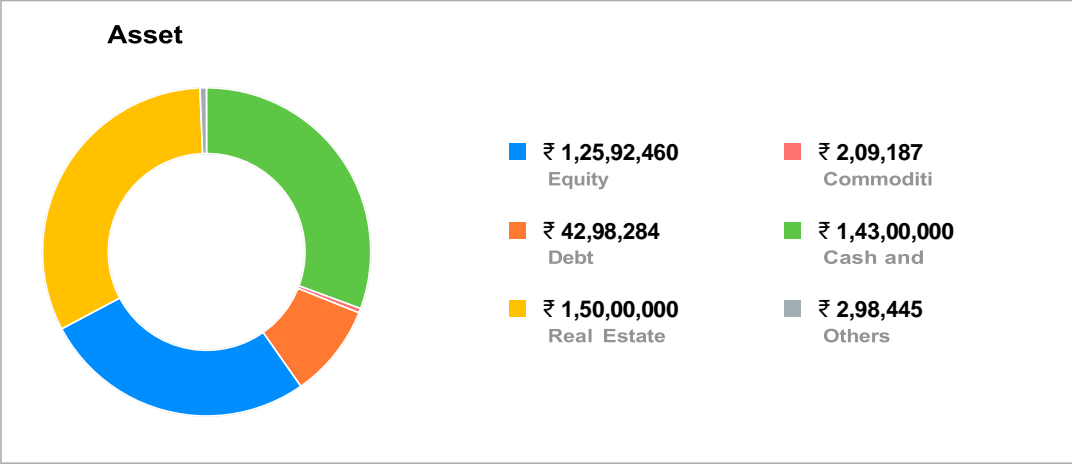
NET WORTH

₹ 4,67,19,570

ASSETS ₹ 4,26,26,220

INSURANCE ₹40,93,350

LIABILITIES 0



Asset Name	Amount Invested	Current Value	Allocation %
Mutual Funds	₹6,95,657	₹10,03,793	2.15%
Stocks	₹53,44,282	₹89,92,778	19.25%
Fixed Income	-	-	-
Retirement Accounts	-	-	-
Real Estate	-	₹1,50,00,000	32.11%
Small Saving Schemes	₹12,00,000	₹₹12,07,100	2.58%
Cash & Bank	₹1,43,00,000	₹1,43,00,000	30.61%
Commodities	₹1,95,558	₹2,09,187	0.45%
Other assets	-	₹19,13,362	4.10%
Insurance	₹61,410	₹40,93,350	8.76%
Assets	-	₹4,67,19,570	-
Liabilities	-	-	-
Networth	-	₹4,67,19,570	-



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Income

No.	Owner	Type	Monthly amount	Income style	Continues till	Growth rate	Status
1	XXX	Others	₹80,000	Stable	Life time	-%	LIVE
2	XXX	Rental	₹30,000	Stable	Life time	5%	LIVE
	Total		₹1,10,000				

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Budget &amp; Other commitments (This month)

## Budget

No.	Category	Budget	Progress	Spent
1	Total expenses (aggregate)	₹50,000	<div></div>	-
	Total	₹50,000		0

## Other commitments

No.	Category	Budget	Progress	Spent
1	Post office recurring deposits	-		-
2	Life insurance premium	₹11,410	<div></div>	₹11,410
3	General insurance premium	-		-
4	Sukanya samriddhi yojna	-		-
5	Loan EMI	-		-
6	Bank recurring deposits	-		-
7	Other asset contribution	-		-
8	Public provident fund	-		-
9	Mutual fund - SIP	-		-
	Total	₹11,410		₹11,410



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Budget & Other commitments (This calender year)

Budget

No.	Category	Budget	Progress	Spent
1	Total expenses (aggregate)	₹6,00,000	<div></div>	-
	Total	₹6,00,000		0

Other commitments

No.	Category	Budget	Progress	Spent
1	Post office recurring deposits	-		-
2	Life insurance premium	₹97,160	<div></div>	₹97,160
3	General insurance premium	-		-
4	Sukanya samriddhi yojna	-		-
5	Loan EMI	-		-
6	Bank recurring deposits	-		-
7	Other asset contribution	-		-
8	Public provident fund	₹1,50,000	<div></div>	₹1,50,000
9	Mutual fund - SIP	-		-
	Total	₹2,47,160		₹2,47,160

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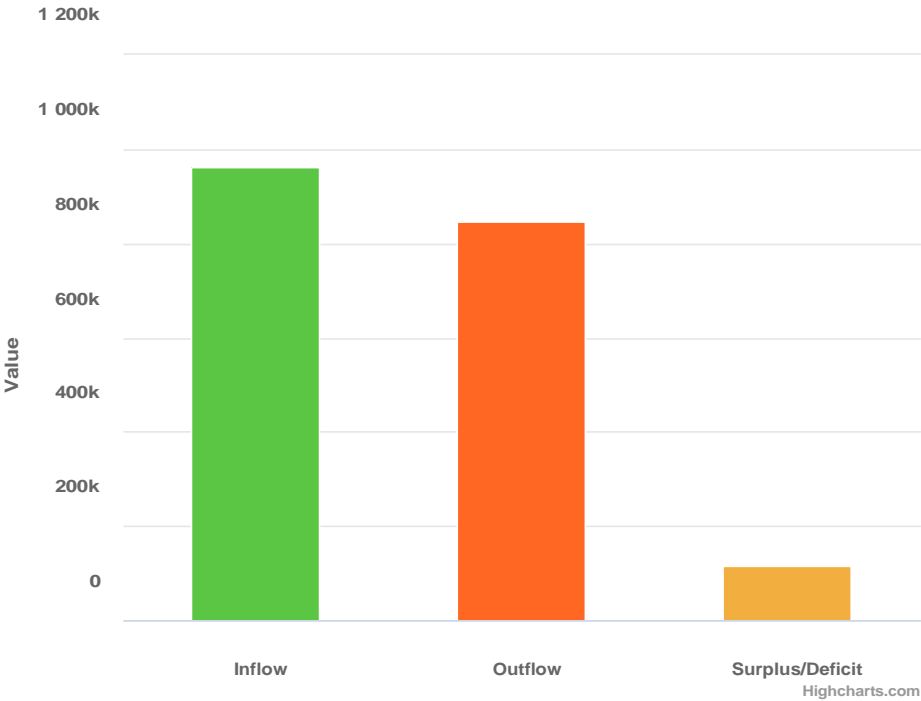
Cashflow summary

No.	Inflow	Amount
1.	Income	₹960,000.00
2.	Assets	₹2,444.48
3.	Life Insurance	₹0.00
Total		₹962,444.48

No.	Outflow	Amount
1.	Expenses	₹600,000.00
2.	Assets	₹150,000.00
3.	MF SIP	₹0.00
4.	Life Insurance	₹97,160.00
5.	Genenral Insurance	₹0.00
6.	Liabilities	₹0.00
Total		₹847,160.00

Surplus/Deficit	₹115,284.47
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Cash-flow Summary report  
Financial Year: 2023 -  
2024



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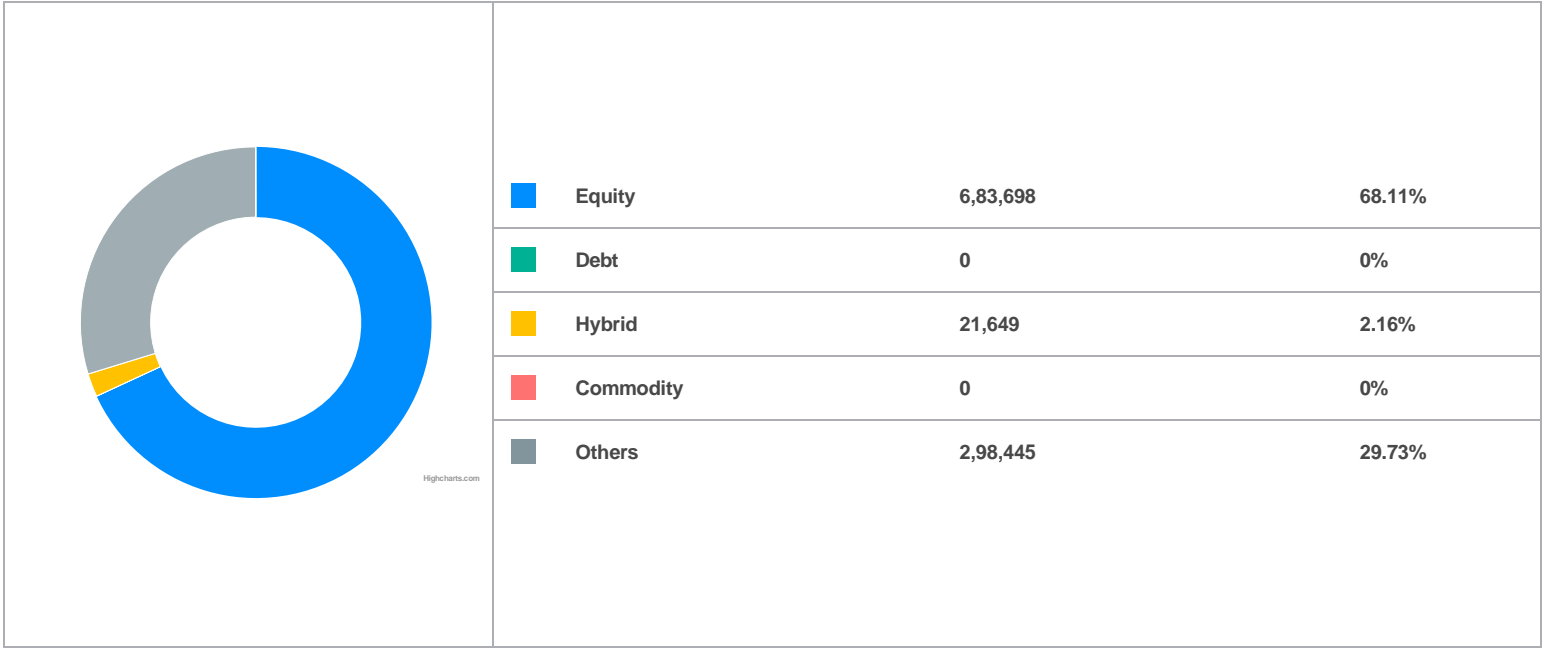
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MF Overview

Summary

As of closing NAV on 09-02-2024

Current value	Amount invested	Unrealized gain/loss	XIRR
10,03,793	6,95,657	3,08,136 (44.29%)	21.54%↑



Scheme wise allocation					
Scheme name	Amount invested	Current value	Abs Ret%	XIRR%	Alloc%
HDFC Balanced Advantage Fund - Growth	20,000	21,649	8.25	56.05	2.16
ICICI Prudential Technology Fund - Growth	42,500	56,229	32.30	359.49	5.60
Kotak Flexicap Fund - Growth	77,795	1,00,681	29.42	11.16	10.03
Kotak Global Innovation Fund of Fund - Regular Plan - Growth	47,813	60,996	27.57	29.78	6.08
Kotak Nifty 50 Index Fund - Regular Plan - Growth	1,12,211	1,32,494	18.08	11.57	13.20
Nippon India Asset Allocator FoF - Regular Plan - Growth	50,000	83,320	66.64	19.23	8.30
Nippon India Multi Cap Fund - Growth	1,66,000	3,07,827	85.44	32.89	30.67
Parag Parikh Flexi Cap Fund - Regular Plan - Growth	10,000	10,758	7.58	51.69	1.07
Total	6,95,657	10,03,793	44.29	21.54	100

Cashflow status
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a. Investment	4,31,700
b. Switch In	6,99,594
c. Switch Out	4,53,309
d. Redemption	0
e. Dividend Payout	0
f. Net Investment (a+b-c-d-e)	6,77,985
g. Market Value	10,03,793
h. Net Gain (g-f)	3,25,808
i. Lifetime XIRR (All Transactions)	19.35%

Sub category wise allocation

Scheme name	Amount invested	Current value	Abs Ret%	XIRR%	Alloc%
Equity - Multi Cap Fund	1,86,000	3,29,018	76.89	32.94	32.78
Equity - Sectoral Fund - Technology	82,500	1,10,747	34.24	375.31	11.03
Equity -Flexi Cap	87,795	1,11,439	26.93	11.41	11.10
FoFs (Domestic) - Debt Oriented	50,000	83,320	66.64	19.23	8.30
Total	6,95,657	10,03,793	44.29	21.54	100

Family member wise allocation

Family Member Name	Amount invested	Current value	Abs Ret%	XIRR%	Alloc%
XXX	6,95,657	10,03,793	44.29	21.54	100.00
Total	6,95,657	10,03,793	44.29	21.54	100

Category wise allocation

Category name	Amount invested	Current value	Abs Ret%	XIRR%	Alloc%
EQUITY	4,68,506	6,83,698	45.93	25.52	68.11
HYBRID	20,000	21,649	8.25	56.05	2.16
OTHER	2,07,151	2,98,445	44.07	15.82	29.73
Total	6,95,657	10,03,793	44.29	21.54	100

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Stock Summary

Summary						Financial		
Current value						■ Services	₹6,35,676	7.07%
₹89,92,778						■ Information_ Technology	₹26,60,988	29.59%
						■ Oil and Gas	₹12,55,140	13.96%
Amount invested			Unrealized gain/loss			■ Paints	₹5,24,111	5.83%
₹53,44,282			₹36,48,496			■ Others	₹39,16,860	43.56%
			Returns					
			68.27%					

Equity | XXX

Scrip	Amount invested	Current value	Unrealized gain/loss	Balance shares	Average price	Market price	Absolute returns	Dividend
Paints								
Asian Paints Ltd	₹3,75,327	₹4,13,301	₹37,974	140	₹2,680.91	₹2,952.15	10.12%	0
Berger Paints India Ltd	₹1,22,854	₹1,10,810	₹-12,044	200	₹614.27	₹554.05	-9.8%	0
Plastic Processing								
ASTRAL LIMITED	₹2,57,862	₹3,05,654	₹47,792	165	₹1,562.8	₹1,852.45	18.53%	0
Financial Services								
Bajaj Finance Ltd	₹4,73,327	₹4,99,110	₹25,783	75	₹6,311.03	₹6,654.8	5.45%	0
Bajaj Finserv Ltd	₹89,587	₹94,269	₹4,682	60	₹1,493.12	₹1,571.15	5.23%	0
Indian Renewable Energy Development Agency Ltd.	₹13,898	₹37,706	₹23,808	210	₹66.18	₹179.55	171.31%	0
UTI Asset Management Company Ltd.	₹5,912	₹4,592	₹-1,320	5	₹1,182.4	₹918.3	-22.33%	0
Tyres								
Balkrishna Industries Ltd.	₹25,578	₹23,048	₹-2,530	10	₹2,557.8	₹2,304.75	-9.89%	0
Information Technology								
Computer Age Management Services Ltd	₹88,562	₹1,45,203	₹56,641	50	₹1,771.24	₹2,904.05	63.96%	0
Firstsource Solutions Ltd	₹64,933	₹2,09,865	₹1,44,932	1020	₹63.66	₹205.75	223.2%	0
Happiest Minds Technologies Ltd	₹1,08,555	₹1,76,831	₹68,276	210	₹516.93	₹842.05	62.9%	0
HCL Technologies Ltd	₹1,65,743	₹3,36,192	₹1,70,449	206	₹804.58	₹1,632	102.84%	0
Infosys Ltd	₹5,67,825	₹9,40,013	₹3,72,188	563	₹1,008.57	₹1,669.65	65.55%	0

Tata Consultancy Services Ltd	₹4,11,926	₹6,07,735	₹1,95,809	147	₹2,802.22	₹4,134.25	47.53%	0
Wipro Ltd	₹1,78,045	₹2,45,150	₹67,105	500	₹356.09	₹490.3	37.69%	0
Glass								
Haldyn Glass Ltd	₹27,782	₹70,336	₹42,554	410	₹67.76	₹171.55	153.17%	0
Banks								
HDFC Bank Ltd.	₹1,98,489	₹1,99,254	₹765	142	₹1,397.81	₹1,403.2	0.39%	0
IDFC First Bank Ltd.	₹9,040	₹8,128	₹-912	100	₹90.4	₹81.28	-10.09%	0
Food								
Hindustan Foods Limited	₹37,704	₹37,930	₹226	70	₹538.63	₹541.85	0.6%	0
Nestle India Ltd	₹1,85,765	₹2,62,155	₹76,390	107	₹1,736.12	₹2,450.05	41.12%	0
Personal Care								
Hindustan Unilever Ltd	₹1,03,588	₹1,21,210	₹17,622	50	₹2,071.76	₹2,424.2	17.01%	0
Housing Finance								
Housing Development Finance Corporation Ltd	₹95,907	₹95,548	₹-359	35	₹2,740.2	₹2,729.95	-0.37%	0
Oil and Gas								
Indian Oil Corporation Ltd	₹52,448	₹1,46,000	₹93,552	800	₹65.56	₹182.5	178.37%	0
Oil and Natural Gas Corporation Ltd.	₹16,958	₹26,695	₹9,737	100	₹169.58	₹266.95	57.42%	0
Oil India Ltd	₹1,38,663	₹10,82,445	₹9,43,782	2100	₹66.03	₹515.45	680.63%	0
Tourism / Hotels								
Indian Railway Catering and Tourism Corporation Ltd	₹1,46,930	₹2,82,699	₹1,35,769	301	₹488.14	₹939.2	92.4%	0
Default								



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Public Provident Fund (PPF)

No.	Owner	Current value	Rate	Account balance	PPF number	Maturity date	Description	Status
1	XXX	₹12,07,100	7.10%	₹12,00,000	-	01/04/2030	PPF Corpus	LIVE
	Grand Total	₹12,07,100		₹12,00,000				



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Bank Accounts

No.	Owner	Account type	Balance as on	Rate	Balance mentioned	Account number	Bank name	Description	Status
1	XXX	Saving	01/02/2024	0.00 %	XXX	xxx	XXX Bank	-	LIVE
	Grand Total				XXX				





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Sovereign gold bonds

No.	Owner	Units (grams)	Current value	Half yearly payout	Payout received till now	Bond name & series	XIRR (as on date)	Description	Status
1	XXX	33	₹2,09,187	₹2,444	₹2,444	Sovereign Gold Bond 2023-24 - Sr.I	13.51 %	-	Live
	Grand Total		₹2,09,187		₹2,444				



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Other Assets

No.	Owner	Asset name	Current value	Purchase value	Date of purchase	Growth rate	Maturity date	Maturity value	Description	Status
1	XXX	HDFC Demat	₹90,184	-	-	10%	-	-	-	LIVE
2										
3										
	Grand Total		₹19,13,362	-				₹14,00,000		

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Life insurance

No.	Life assured	Policy name	Sum assured	Current value	Premium	Payment frequency	PPT	PT	Duration remaining	Plan type	Policy number	Status
1	XXX	ICICI Pru Savings Suraksha	₹9,63,860	₹9,09,047	₹96,386	Yearly	7	12	4y 10m	Traditional	2058124	FULL Y PAID UP
2	XXX	ICICI Pru Elite Life II	₹20,00,000	₹17,23,992	₹2,00,000	Yearly	5	10	1y 1m	ULIP	19245331	FULL Y PAID UP
3	XXX	ICICI Pru Savings Suraksha	₹4,85,000	₹4,84,864	₹48,500	Yearly	7	12	3y 5m	Traditional	18754903	FULL Y PAID UP
4												
5												
6												
		Grand Total	₹43,48,860	₹40,93,350	₹61,410							

**MOST PEOPLE  
DON'T PLAN TO  
FAIL**



**THEY FAIL  
TO PLAN**

**JOHN BECKLEY**



# A GOAL WITHOUT A PLAN

IS JUST A WISH

---

Antonie De Saint-Exupery

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Mobile no.:

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Goal plan

Education

2024 - 2024



Goal Amount

₹10 Lacs

Achieved

₹10.08 Lacs

101

Additional Required

	Monthly	Lumpsum
Equity	0Infinity	₹2,00,000
Debt	0Infinity	₹8,00,000

Assets allocated to this goal

Assets	Advice	Current Value	Maturity Value	Allocated %
Gratuity:	-	₹10,08,000	₹10,08,000	0%

Planner notes

The goal is 100% Achievable with gratuity amount.

Goal year wise details

Goal year	Goal Present Value	Goal Future Value	Achievable
2024	₹10,00,000	₹10,00,000	0%

Key info

			Monthly		Lumpsum	
Goal year	Present value	Future value	Equity	Debt	Equity	Debt
2024	₹10,00,000	₹10,00,000	₹âŽ	₹âŽ	₹2,00,000	₹8,00,000


XXX

Mobile no

Goal plan

Vacation - India

2024



Goal Amount

₹4 Lacs

Achieved

₹4 Lacs

100 %

Additional Required

	Monthly	Lumpsum
Equity	0NaN	0
Debt	0NaN	0

Assets allocated to this goal

Assets	Advice	Current Value	Maturity Value	Allocated %
Bank Accounts XXX:	-	₹4,00,000	-	2.8%

Goal year wise details

Goal year	Goal Present Value	Goal Future Value	Achievable
2024	₹4,00,000	₹4,00,000	100%

XXX

Mobile no

Goal plan

Vacation - Abroad

2025



Goal Amount

₹10.64 Lacs

Achieved

₹10.84 Lacs

102 %

Additional Required

	Monthly	Lumpsum
Equity	₹47,077	₹4,89,535
Debt	₹6,601	₹70,206

Assets allocated to this goal

Assets	Advice	Current Value	Maturity Value	Allocated %
ICICI Pru Elite Life II:	-	₹6,55,117	₹7,07,526	38%
Bank Accounts XXX:	-	₹4,29,000	-	3%

Planner notes

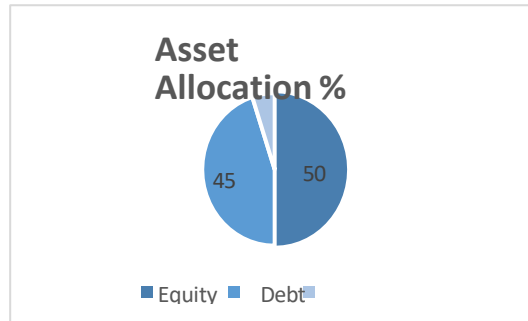
<p>The Retirement corpus along with ICICI Pru Elite Life amounting to 7,07,526 will be able to meet your vacation goal. The retirement corpus amount allocated here can generate extra returns by doing a 1-year fixed deposit.</p>
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Goal year wise details

Goal year	Goal Present Value	Goal Future Value	Achievable
2025	₹10,00,000	₹10,63,984	41.93%



**Risk Profile & Asset Allocation:** - Your risk profile is **moderate**. Based on our discussion considering you have a regular source of income after retirement and you can meet your goals comfortably post-retirement based on your risk appetite, we are suggesting your asset allocation as **50% Equity, 45% Debt and 5% Cash/Liquid Investments**. The allocation in Equity will decrease in future and debt will increase as you age and based on the financial situation at the time of reviewing your plan.



However, as per the financial data shared by you, your current asset allocation is **40 Equity, 5% Debt and 55% Cash investments**. Hence, we need to rebalance your asset allocation to match your risk profile and risk appetite.

	Equity	Debt	Cash
Current Investments			
Desired Investments			
Difference			

**Note -**

1. You need to increase your equity investments by XXX lakhs, debt XX and reduce cash by XX.

#### Propose Equity Investments

**Total Capital Available - XXX**

Fund Category	Percentage Allocation
Large Cap Fund	25%
Index Fund	10%
Large & Midcap Fund	15%
Flexi Cap Fund	25%
Hybrid Fund	25%

**Note – The majority of Fund category allocation for proposed equity investment is more conservative.**

#### Propose Debt Investments

**Total Capital Available -XXX**

- a) Invest XX lakhs in a debt mutual fund and set up an SWP of up to XX lakhs per year till 2030 to continue your PF contribution.

Fund Category	Percentage Allocation
Conservative Hybrid Fund	33.33%
Low/Short Duration Fund	33.33%
Long Duration Fund/Dynamic Fund	33.33%

**Propose Cash/Liquid Investments**

**Total Capital Available – XXX**

***Invest XX lakhs in debt mutual funds out of which invest X lakhs in liquid or XX lakh in Ultra-short duration mutual funds or 1 year FD.***

**Delivery Acknowledgement**

We acknowledge that we have understood the Financial Plan presented to us by Marketgoogly. The Financial Plan prepared by Marketgoogly is in accordance with the facts and figures provided by us. We further understand that estimates shown in this report are based on many assumptions that may or may not occur. Our investment returns may fluctuate over time and Marketgoogly does not guarantee any returns on the investments.

We further acknowledge that we need to periodically review the financial plan to make sure we are on track to achieve our financial goals.

Client Name: XXX

Date:13-02-2024

## **Disclaimer**

This financial plan is for the sole use of the person to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the content of the financial plan.

This financial plan is designed from the personal information and documents furnished to us by you. The plan is an attempt to help you lay a roadmap to achieve your financial goals in a systematic and simplistic manner.

The financial plan shows ballpark estimates of your future financial situation, and is intended only as a basis for discussion with us or, for that matter, any financial advisor. The estimates shown in this report are based on many assumptions that may or may not occur. Your investment returns will fluctuate over time. The only assurance is that over time, every investment program is likely to produce some losses on the road to achieving long-term gains.

No warranty as to correctness is given and no liability is accepted for any error, or omission, or any loss, which may arise from relying on this data. This service agreement is not enforceable by law and is a document of trust and faith.

While external factors like inflation, rate of return on investments etc. changes continuously, so does your financial situation. You are advised to periodically review the financial plan to make sure you are on track to achieve your financial goals. This plan is an on-going exercise as part of your long-term financial planning process.

This plan is only as accurate as the information on which it was based. If the data originally supplied to us is incorrect, the plan will reflect these inaccuracies, and these errors will project into the future at a magnified rate.

It is essential that the tax, accounting, or legal planning steps be considered only with the advice of your lawyer, chartered accountant, and your other financial advisors, which we will be happy to coordinate with.

We may be subject to certain commissions as we might act as an Agent/ Registered Representative/ Broker for certain products recommended by us. You are under no obligation to act upon the recommendations/ action plan listed in the financial plan.

*Note – Investments in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BASL (in case of IAs) and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.*

Name: Marketgoogly

Date:13-02-2024