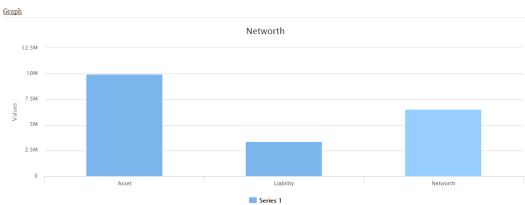




Final Report

Networth

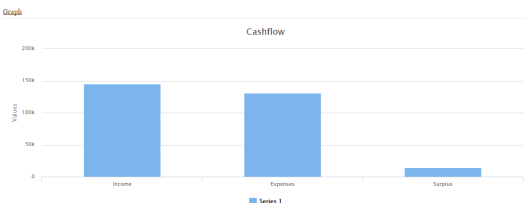
Asset (₹)	Liability (₹)	Networth (₹)
99,47,000.00	34,00,000.00	65,47,000.00



Remarks: Your total asset is worth ₹ 99,47,000.00 which includes Property Value of ₹ 70,00,000.00 and EPF of ₹ 7,00,000.00, compared to that you have a liability of ₹ 34,00,000.00 which includes Home Loan of ₹ 34,00,000.00. Your total current Networth is ₹ 65,47,000.00.

Cashflow

Income (₹)	Expenses (₹)	Surplus (₹)
1,45,000.00	1,30,542.00	14,458.00

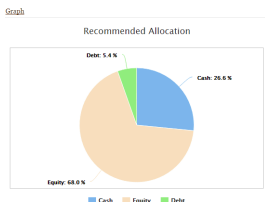
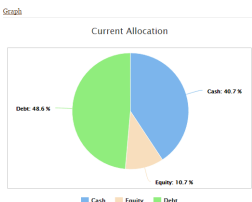


Remarks: Currently you have an Income of ₹ 1,45,000.00 which includes Salary of ₹ 1,25,000.00, and you have an expenses of ₹ 1,30,542.00 which is majority due to Household expenses of ₹ 37,500.00 and Home Loan EMI of ₹ 35,000.00. Your Monthly cashflow is of ₹ 14,458.00.

Asset Allocation

Asset Class	Current Allocation
Cash	40.71 %
Equity	10.68 %
Debt	48.59 %

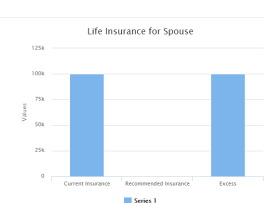
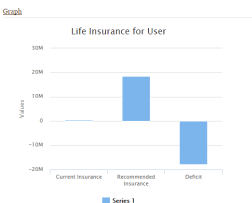
Asset Class	Recommended Allocation
Cash	26.57 %
Equity	68.00 %
Debt	5.42 %



Remarks: As per your current Asset distribution, you need to increase your equity allocation, decrease your debt allocation and decrease your cash allocation, as per the recommended allocation chart.

Life Insurance

Life Insurance	Current Insurance (₹)	Recommended Insurance (₹)	Deficit/Excess (₹)
Self	5,00,000.00	1,84,00,000.00	1,79,00,000.00(Deficit)
Spouse	1,00,000.00	0.00	1,00,000.00(Excess)

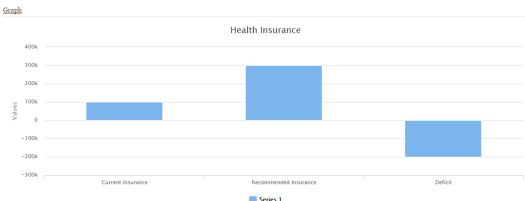


Remarks: As per your income and current liability, your life insurance requirement is of ₹ 1,84,00,000.00, against this, currently you have a life insurance of ₹ 5,00,000.00. We suggest you buy an additional life insurance of ₹ 1,79,00,000.00.

Remarks: As per your spouse's current income, the life insurance requirement is of ₹ 0.00, against this, currently the life insurance is of ₹ 1,00,000.00. We suggest you to relook into your spouse's life insurance needs.

Health Insurance

Health Insurance	Current (₹)	Recommended (₹)	Deficit (₹)
Total	1,00,000.00	3,00,000.00	2,00,000.00



Remarks: As per your demographic details, your health insurance requirement is of ₹ 3,00,000.00, against this, currently you have a health insurance of ₹ 1,00,000.00. We suggest you buy an additional health insurance of ₹ 2,00,000.00.

Financial Goals

Financial Goals	Time Horizon(Yrs)	Current Value (₹)	Future Value (₹)	Rate of Return	Monthly Payment (₹)	Investment Avenue	Status
ABC	28	2,50,000.00	21,56,777.00	12 %	790.00	Equity Mutual Fund	Achievable
XYZ	8	75,000.00	1,38,820.00	12 %	868.00	Equity Mutual Fund	Achievable
PQR	30	1,00,00,000.00	10,06,26,569.00	12 %	28,792.00	Equity Mutual Fund	Not Achievable

Remarks:

- Congratulations! 2 out of your 3 goals are achievable.
- Regular increase in income has not been considered, so goals which are appearing as 'Unachievable' for now can be 'Achieved' in future depending upon the change in the income.
- Kindly note that we have used the current income component only to calculate if your financial goals will be achieved or not.

Assumptions

1. Inflation rate has been taken as 8%.
2. Financial goals with 2 years time horizon has been considered as short term goal, Investment avenue for the same has been considered as 'Debt Fund' with an average annual returns of 7%.
3. Financial goals with more than 2 years and up to 5 years time horizon has been considered as medium term goal, Investment avenue for the same has been considered as 'Balanced Mutual Fund' with an average annual returns of 10%.
4. Financial goals with more than 5 years time horizon has been considered as long term goal, Investment avenue for the same has been considered as 'Equity Mutual Fund' with an average annual returns of 12%.
5. Actual returns on the fund may vary.