

Role of CA in Financial Planning

What is Financial Planning ?

and why it is needed?

BENEFITS of Financial Planning

1. It gives a complete picture of one's **P**ersonal **F**inance
2. It gives a roadmap to follow **F**inancial **G**oal
3. It shows reason/purpose behind every **F**inancial **A**ction
4. Helps to balance between **I**ncome and **E**xpenses
5. Helps boost **S**avings and create **W**ealth
6. Helps to reduce **T**ax liability

What inputs are needed to create a FP?



- Assets
- Liabilities
- Income
- Expense
- Goals
- Insurance

A CA by default has most of these information of client already....

- Assets ✓
- Liabilities ✓
- Income ✓
- Expense ✓
- Goals ?????
- Insurance ????

So with little extra effort you can give client a **COMPLETE PACKAGE**

- Client will get all finance related problems solved **in one place**
- Client will get **experts guidance** and you will add lots of values to his financial life
- Filing return would be **easier** if all his investments are with you
- **Regular review** is very much possible with Technology

And make your practice a **ONE STOP SHOP**

- Client already **trusts** his CA beyond anyone else
- **Shortage of Good Financial Advisors** in Indian market
- **Not much extra manpower/effort** is required, whereas revenue and bonding with client will increase manifold
- New vertical for income generation – **advisory and distribution income**

Why most of the CAs are not doing FP?

- Regulation related doubt?
- Lack of multiple product knowledge / expertise
- Time constraints
- Follow-up / Updation
- Technology hurdle
- Insecurity about the outcome

Regulation related doubt?

- As per Institute guidelines CAs are not allowed to do any kind of commission business – Insurance , Mutual fund Distribution etc.
- Do we need to give any specialized Exam or course for practicing as FP..?
- Are we allowed to practice as only consultant without execution of FP..?

Multiple Product Knowledge / Expertise

- CAs have knowledge about almost all the products... but from taxation point of view
- We know how to reduce tax burden, but we don't know how to accumulate wealth
- Wealth can be created by creating an optimum portfolio which may include products from different asset classes
- To overcome our lack of expertise in different products we can team up with right kind of domain experts

Time Constraints

- Post basic consultation, execution of the plan (which may involve buy / sell / redesigning portfolio etc.) can be outsourced to domain experts
- Thereafter updating clients regularly and reviewing his/her portfolio at regular interval can also be outsourced to some extent
- Using right kind of technology can reduce the burden of time constraints to a great extent

Use of Technology

- Most of the routine tasks in today's time can be automated as well as customized
- With the help of technology sharing and accessing information can happen anytime, anywhere
- Reports and statements can be maintained, stored and accessed digitally

Concerns about the outcome

- Every action that we advise our clients to take will have a definite reason if we do it through proper financial planning
- Portfolio advice we should give to our clients only when ‘risk analysis’ is done.
- Looking at client’s available net worth and goals, sometimes taking calculated risk may be necessary. In that case we should educate our clients and empower them accordingly.

How clients can get benefitted

- Once the plan is ready clients get lots of clarity about his finance – like where he stands; what is his destination; how to go about it
- Through proper mix of different asset classes (Equity / MF / PMS / Insurance / Commodity etc.) overall return of his portfolio is bound to increase
- By getting you by his side for all his financial concerns, he will surely be more relaxed, worry-free and enjoy his life

Financial Plan for you & your family

Prepared for

Mr. Somesh Shah

Date:
7-Apr-2017



Prepared by

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Disclaimer

A Financial Plan is a generic direction to your cash flows over a period of time. Your future financial condition may alter due to changes in income/expense patterns, new family commitments, macro economic scenario etc which may prompt you to alter some aspects of your goals and add new goals. Therefore this Financial Plan and the Cashflows depicted in it should be used to give you a long term direction for managing your personal finances while taking immediate actions as a step towards accomplishing your financial objectives.

These recommendations are subject to review at the time when you are actually taking actions as recommended because of changes in legal circumstances, economic conditions etc. If considerable time has elapsed since the date of this plan, you should not act on any specific recommendation without further consideration with the planner/advisor. Returns from each recommended investment will vary in line with market conditions and investment policies of the fund manager. Income and growth assumptions are intended as a guide only and should be treated with caution.

Family Goals & Objectives - A Summary

Rahul's Higher Education

Rahul is of age 11 years now. If we assume that cost of funding Rahul's graduation studies at present value as Rs. 15,00,000, then the same will be Rs.29,20,000 due to inflation. To achieve this goal you need not to make any new additional investment as through mapping of existing assets this goal is achievable. Similarly for Rahul's post-graduation studies current estimated cost of Rs. 30,00,000 will be close to Rs. 85,60,000 at Rahul's age of 22. To accumulate this amount you need to invest Rs. 37,000 in lump sum or Rs. 500 / month from now till goal year. Existing and ongoing investments are assumed to continue till goal year.

Rahul's Marriage

If I assume that Rahul is expected to get married at age 25 and current cost for the same is Rs. 15,00,000, then inflated cost would be Rs. 57,00,000. To accumulate this amount you need to invest Rs. 2,40,000 in lump sum or Rs. 3,000 / month from now till goal year. Existing and ongoing investments which I found appropriate to link with this goal, are already considered here.

Priyanka's Higher Education

Priyanka is of age 7 years now. If we assume that cost of funding Priyanka's graduation studies at present value as Rs. 15,00,000, then the same will be Rs.42,80,000 due to inflation. To accumulate this amount you need to invest Rs. 1,50,000 in lump-sum or Rs. 2,000 / month from now till goal year. Similarly for Priyanka's post-graduation studies current estimated cost of Rs. 30,00,000 will be close to Rs. 1,25,30,000 at Priyanka's age of 22. To accumulate this amount you need to invest Rs. 4,50,000 in lump sum or Rs. 5,000 / month from now till goal year. Existing and ongoing investments which I found appropriate to link with these goals, are considered here.

Insurance

Contingency

I strongly recommend you to keep sufficient amount (generally amount equivalent to 3 to 6 months' of your **all regular expenses**) in investment instruments where your money remains liquid (i.e. any time you can withdraw money) and safe.



No. of Months' Expenses	3	Your Total Monthly Expenses	3,38,442
Current Liquid Balance		Increase Your Liquid Balance By	10,15,325

Health

To safeguard your financial assets and future goals against any medical emergency I recommend you to take family floater health cover of amount:



Recommended Health Cover	10,00,000	Existing Group Medclaim	
Existing Health Cover Taken By Yourself	10,00,000	Additional Cover Recommended	-

Life

Life insurance cover is necessary if you have outstanding loan and/or if you have financial dependents (children, spouse, parents etc.). You need to make sure your near and dear ones will never face any financial crunch if any unforeseen and unfortunate event occurs.



Your total loan outstanding (as of today)		46,00,000	
To make sure your children's higher education and marriage goals are achieved, your spouse will need this amount now		15,10,612	
Inflation of children's education expenses (before age 18)		7%	
To make provision for your children's primary and secondary education expenses in your absence, you need to include this amount (approx.)		63,68,094	
Spouse's life expectancy	80	Discount % on self's demise	20%
Assumed return on insurance proceeds	10%	Spouse's tax slab	10%
To be able to continue with current lifestyle & household expenses till life expectancy, your spouse will need this amount now		2,26,55,423	
Total Life Insurance Cover Required		3,51,34,129	
Existing life cover or sum assured		4,22,00,000	
Value of your all existing liquidable financial assets (today's value)			
Additional Life Insurance Cover Required		(70,65,871)	

Rahul's Higher Education & Marriage

CHILD'S AGE NOW

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GOAL DETAILS	GRADUATION	POST-GRADUATION	MARRIAGE
FUND REQUIRED (At Today's Cost)	15,00,000	30,00,000	15,00,000
CHILD'S AGE WILL BE	18	22	25
GOAL YEAR	2024	2028	2031
INFLATION	10%	10%	10%
FUTURE VALUE	29,23,076	85,59,350	56,96,248
Future Value of Existing Assets Mapped	31,67,836	84,29,001	45,11,257
Goal Achievement Scale	108%	98%	79%
DEFICIT		1,30,349	11,84,991
RETURN EXPECTED	12%	12%	12%
INVESTMENT REQD. LUMP-SUM	0	37,472	2,42,473
INVESTMENT REQD. SIP	0	494	2,865

Asset details that you want to map towards Rahul's goals

(A) ASSETS whose current value you know (e.g. Mutual Funds, Shares, ULIP etc.)

Sl. No.	NAME	CURRENT VALUE	RUNNING SIP / PREMIUM	SIP or PREMIUM AMT.	FREQUENCY	GOAL MAPPED	GOAL YEAR	EXPECTED RETURN (%)	FV
1	BSL Frontline Equity Fund	18,00,000	Yes	5,000	Monthly	Post Graduation	2028	12%	75,79,823
2	BSL Frontline Equity Fund	5,00,000	Yes	5,000	Monthly	Marriage	2031	12%	45,11,257
3	BSL Frontline Equity Fund	9,00,000	No			Graduation	2024	12%	19,89,613
4									
5									

(B) ASSETS whose maturity value you know exactly or you can guess (e.g. Fixed Deposit, RD, Traditional Endowment Policies etc.)

Sl. No.	NAME	MATURITY VALUE	MATURITY YEAR	GOAL MAPPED	GOAL YEAR	EXPECTED RETURN POST MATURITY (%)	FV
1	Max - Shiksha Plus II	5,98,223	2024	Graduation	2024		5,98,223
2	LIC -- Jeevan Saral	5,80,000	2024	Graduation	2024		5,80,000
3	LIC -- Jeevan Saral	5,80,000	2024	Post Graduation	2028	10%	8,49,178
4							-
5							-

Priyanka's Higher Education & Marriage

CHILD'S AGE NOW

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GOAL DETAILS	GRADUATION	POST-GRADUATION	MARRIAGE
FUND REQUIRED (At Today's Cost)	15,00,000	30,00,000	15,00,000
CHILD'S AGE WILL BE	18	22	25
GOAL YEAR	2028	2032	2035
INFLATION	10%	10%	10%
FUTURE VALUE	42,79,675	1,25,31,745	83,39,876
Future Value of Existing Assets Mapped	37,53,418	1,00,42,649	35,36,469
Goal Achievement Scale	88%	80%	42%
DEFICIT	5,26,257	24,89,095	48,03,407
RETURN EXPECTED	12%	12%	12%
INVESTMENT REQD. LUMP-SUM	1,51,286	4,54,748	6,24,633
INVESTMENT REQD. SIP	1,996	5,230	6,749

RETIREMENT PLANNING



DATA INPUT & ASSUMPTIONS

Current Age	46
Retirement Age	50
Retirement Year	2021
Life expectancy	85

Household and Lifestyle Expenses (today's value)	85,176
Net Addition/Deduction (Addition: e.g. medical expenses, vacation; Deduction: e.g. rental income, pension income, reduction in lifestyle or household expenses etc.)	
Inflation per annum	7%
Tax slab you will be falling into post retirement	20%

Expected return on investments (from now till retirement age)	12%
Expected return on investments (from retirement age till life expectancy)	10%

OUTPUT / RESULTS

No of years left for retirement	4
Years after retirement	35
1st Month Expense After Retirement	1,11,648
1st Year Expense After Retirement (Post-tax value)	13,39,780
1st Year Expense After Retirement (Pre-tax value)	16,74,725

Retirement Corpus required	3,80,77,214
Fund you must set aside at retirement age to get your capital back	8,07,704
Total Retirement Corpus required	3,88,84,918
Expected Value of EPF at Retirement	1,00,77,797
Expected Value of PPF at Retirement	-
Expected Value of Other Mapped Assets at Retirement	1,84,73,864
Goal Achievement Scale	73%
Deficit	1,03,33,257
Lump-Sum Savings required	65,66,972
Monthly Savings required (Fixed SIP)	1,69,355
Monthly Savings required (Growing SIP @10%)	1,40,532

Asset details that you want to map towards RETIREMENT goal

(A) ASSETS whose current value you know (e.g. Mutual Funds, Shares, ULIP etc.)

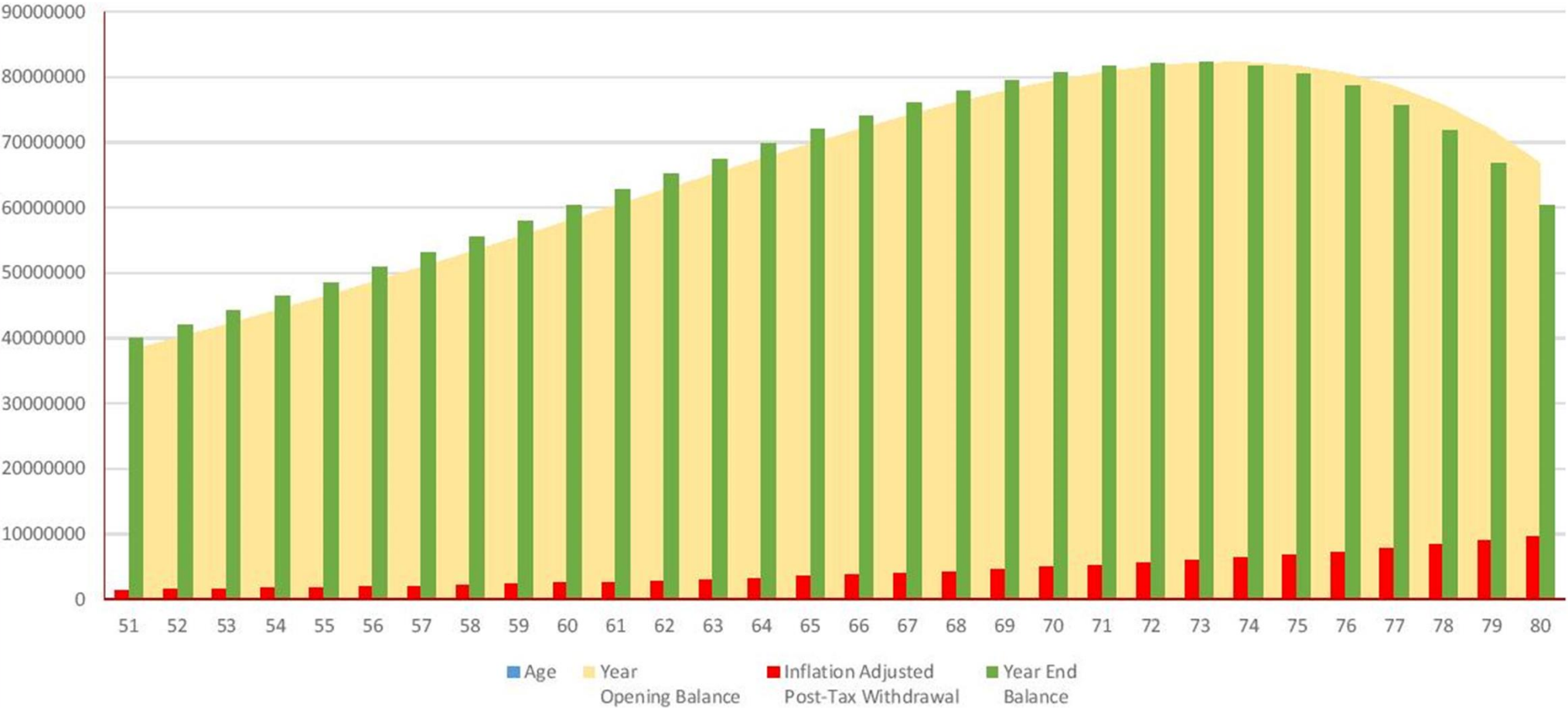
Sl. No.	NAME	CURRENT VALUE	RUNNING SIP / Premium	SIP or Premium Amt.	FREQUENCY	YEAR OF RETIREMENT	EXPECTED RETURN (%)	FV
1	I-PRU Focused Bluechip Fund	22,06,605	Yes	10,000	Monthly	2021	12%	40,82,288
2	I-PRU Value Discovery Fund	32,71,518	Yes	10,000	Monthly	2021	12%	57,57,950
3	Reliance Eq. Opportunities Fund	15,88,219	Yes	10,000	Monthly	2021	12%	31,09,246
4	IDFC Premier Equity Fund	15,46,851	Yes	10,000	Monthly	2021	12%	30,44,153
5	Franklin India Smaller Cos. Fund	11,88,466	Yes	10,000	Monthly	2021	12%	24,80,227

(B) ASSETS whose maturity value you know exactly or you can guess (e.g. Fixed Deposit, RD, Traditional Endowment Policies etc.)

Sl. No.	NAME	MATURITY VALUE	MATURITY YEAR	GOAL YEAR	EXPECTED RETURN AFTER MATURITY TILL GOAL YEAR (%)	FV
1	LIC - Jeevan Suraksha	4,59,958	2026	2021	10%	WRONG!!!
2			2031	2021		WRONG!!!
3				2021		-
4				2021		-
5				2021		-

Monthly EPF Contribution		36,000	Monthly VPF Contribution		
(EPF+VPF) Balance as of now		25,00,000	(EPF+VPF) Balance at Retirement		1,00,77,797
Current Age	46	EMPLOYEE PROVIDENT FUND (Self)			
EPF (or VPF) ROI	8.50%				
Increase in EPF Contribution		7%	Increase in VPF Contribution		10%
Age	Monthly (EPF)	Monthly (VPF)	Yearly Contribution (EPF)		End of Year NET BALANCE
			Employee	Employer	
46	36,000	-	4,32,000	4,32,000	36,49,940
47	38,520	-	4,62,240	4,62,240	49,63,246
48	41,216	-	4,94,597	4,94,597	64,58,397
49	44,102	-	5,29,219	5,29,219	81,55,765
50	47,189	-	5,66,264	5,66,264	1,00,77,797

Retirement Corpus Utilization



Goal Planning

It is essential that you set your financial goals with clear expectations and assumptions. To set the goal target, you need to imagine that if the goal is due today, what amount you would feel comfortable with. Depending on the years left you should assume likely inflation and annual rate of return.



Goal Details

Rahul's 10-12th Std. Expenses

After how many years the goal is due	Current value of goal	Assumed Inflation
4	5,00,000	10%

Goal Year	2021
Future value of goal	7,32,050
Future value of existing assets mapped	7,55,539
Goal Achievement Scale	103%
Deficit	0
Expected Return from new investments	12%
INVESTMENT REQD. LUMP-SUM	0
INVESTMENT REQD. SIP	0

Asset details that you want to map towards goal - Rahul's 10-12th Std. Expenses

(A) ASSETS whose current value you know(e.g. Mutual Funds, Shares, ULIP etc.)

Sl. No.	NAME	CURRENT VALUE	RUNNING SIP / Premium	SIP or Premium Amt.	FREQUENCY	YEAR OF GOAL	EXPECTED RETURN (%)	FV
1	BSL Frontline Equity Fund Growth	2,00,000	No			2021	12%	3,14,704
2						2021		
3						2021		
4						2021		
5						2021		

(B) ASSETS whose maturity value you know exactly or you can guess (e.g. Fixed Deposit, RD, Traditional Endowment Policies etc.)

Sl. No.	NAME	MATURITY VALUE	MATURITY YEAR	GOAL YEAR	EXPECTED RETURN AFTER MATURITY TILL GOAL YEAR (%)	FV
1	LIC -- LIC Money Back	4,40,835	2021	2021		4,40,835
2				2021		-
3				2021		-
4				2021		-
5				2021		-

Goal Planning



It is essential that you set your financial goals with clear expectations and assumptions. To set the goal target, you need to imagine that if the goal is due today, what amount you would be comfortable with. Depending on the years left you should assume likely inflation and annual rate of return.

Goal Details

Priyanka's 10-12th Std. Expenses

After how many years the goal is due	Current value of goal	Assumed Inflation
7	5,00,000	10%

Goal Year	2024
Future value of goal	9,74,359
Future value of existing assets mapped	9,29,825
Goal Achievement Scale	95%
Deficit	44,533
Expected Return from new investments	12%
INVESTMENT REQ. LUMP-SUM	20,145
INVESTMENT REQ. SIP	346

Asset details that you want to map towards goal - Priyanka's 10-12th Std. Expenses

(A) ASSETS whose current value you know(e.g. Mutual Funds, Shares, ULIP etc.)

Sl. No.	NAME	CURRENT VALUE	RUNNING SIP / Premium	SIP or Premium Amt.	FREQUENCY	YEAR OF GOAL	EXPECTED RETURN (%)	FV
1	BSL Frontline Equity Fund Growth	1,50,000	No			2024	12%	3,31,602
2						2024		
3						2024		
4						2024		
5						2024		

(B) ASSETS whose maturity value you know exactly or you can guess (e.g. Fixed Deposit, RD, Traditional Endowment Policies etc.)

Sl. No.	NAME	MATURITY VALUE	MATURITY YEAR	GOAL YEAR	EXPECTED RETURN AFTER MATURITY TILL GOAL YEAR (%)	FV
1	LIC -- Jeevan Saral	5,98,223	2024	2024		5,98,223
2				2024		-
3				2024		-
4				2024		-
5				2024		-

Goal Planning



It is essential that you set your financial goals with clear expectations and assumptions. To set the goal target, you need to imagine that if the goal is due today, what amount you would be comfortable with. Depending on the years left you should assume likely inflation and annual rate of return.

Goal Details	Old Age Medical Fund	
After how many years the goal is due	Current value of goal	Assumed Inflation
9	15,00,000	9%

Goal Year	2026
Future value of goal	32,57,840
Future value of existing assets mapped	37,79,702
Goal Achievement Scale	116%
Deficit	0
Expected Return from new investments	12%
INVESTMENT REQD. LUMP-SUM	0
INVESTMENT REQD. SIP	0

Way forward towards Solution...

- We can create financial plan and offer after sales service all by ourself provided we have enough time, domain expertise and technology infrastructure
- Or we can outsource some parts of the above and focus more on other areas
- Domain Experts in the field can help you in all of the above areas

Expert can help us in....

- Reducing time spending while servicing
- They have 360⁰ degree platform under one roof
- FP needed multiple products like MF/Insurance/Equity/FD/Bond/RE
- In-depth Research Support – to proper Advisory
- Software/Calculators Support
- Website Support -Online based transactions & tracking
- After Sales support



Regular Research

- ✓ Updated daily & fortnightly Return Reports
- ✓ Various research reports by fund managers.



Online Transaction Facility

- ✓ Online transactions through FundzBazar .
- ✓ Partner initiated transaction facility .



Client Servicing at Finger Tips

- ✓ Automatic portfolio E-Mails through Mailback facility.
- ✓ Seperate login for clients to view portfolio reports.



Strong Back Office (Technology)

- ✓ Query submission through Partner Desk & Tollfree no.
- ✓ Business MIS reports to track your business.



Mobile Application

- ✓ Mobile application to manage your business.
- ✓ Mobile app for your clients to view portfolio reports

Uniqueness

Online Transaction Facility

Strong Research

Client Desk (Login facility)

Client Servicing at Finger Tips

Strong Back office (Technology)

Mobile Applications - Clients

Value Added features...

- Keep record of all documents (Scanned) & wealth of client if provided.
- Can give access to the Client to view their investments
- Smooth & Hassle free online transaction platform
- Mobile app for your client to handy view of their investments
- Various readymade reports for Analysis or Increase productivity
 - Portfolio Valuation Report
 - Gain & Loss Report
 - Goal Tracker
 - Wealth Tracker

Portfolio Valuation Report

Client Wise Valuation Report

of Sansare Portfolio
As On 4/5/2017

Your Distributor : swati shevade

Address: 3, RAMVATIKA, PRARTHANA SAMAJ ROAD, VILE PARLE (EAST)

City: MUMBAI

PinCode: 400057

Mobile: 9820045797

Email: cashevade.swati@gmail.com

Amit Mhatre																	
Tran Date	Tran Type	Pur Amt	Div Rein	Pur NAV	Units	Sensex	Curr NAV	Curr Amt	Div Amt	Days	GL ST	GL LT	Ret ABS	Ret CAGR	Index ABS	Index CAGR	Online
ICICI Prudential Balanced Fund - Monthly Dividend # Folio: 8197840/54 # NAV Date: 05 Apr 17 # Nature: EQ/Bal # OE																	
18 Mar 16	PUR	100000	0.00	21.0200	4757.3740	24953	24.8500	118220.74	10513.80	383	0.00	18220.74	28.73	27.22	20.12	19.09	N
Total		100000	0.00	21.0200	4757.3740	24953		118220.74	10513.80		0.00	18220.74					
Weg.CAGR :27.22% Ret ABS :28.73%																	
L&T Mid Cap Fund-Regular Plan-Dividend # Folio: 2720019/68 # NAV Date: 05 Apr 17 # Nature: EQ/SMC # OE																	
18 Mar 16	PUR	100000	0.00	33.4100	2993.1160	24953	45.2600	135468.43	10475.91	383	0.00	35468.42	45.94	43.37	20.12	19.09	N
Total		100000	0.00	33.4100	2993.1160	24953		135468.43	10475.91		0.00	35468.42					
Weg.CAGR :43.37% Ret ABS :45.94%																	
SBI BLUE CHIP FUND- REGULAR PLAN - DIVIDEND # Folio: 15318947 # NAV Date: 05 Apr 17 # Nature: EQ/LCap # OE																	
22 Mar 16	PUR	200000	0.00	16.6279	12027.9770	25331	19.2839	231946.31	12027.98	379	0.00	31946.31	21.99	21.09	18.33	17.60	N
Total		200000	0.00	16.6279	12027.9770	25331		231946.31	12027.98		0.00	31946.31					
Weg.CAGR :21.09% Ret ABS :21.99%																	
Grand Total		400000	0.00	20.2240	19778.4670	25079		485635.48	33017.69		0.00	85635.47					
OverAll Weg.CAGR :28.23% OverAll Ret. ABS :29.66% Total GainLoss :85635.47																	

Valuation Summary As on 05 Apr 2017									
Total Amount Invested	Total Dividend Reinvest	Total Units	Total Current Amount	Total Dividend Amount	Total Gain/Loss ST	Total Gain/Loss LT	Grand Total ST/LT	PortFolio RetABS	PortFolio Weg.CAGR
400000	0.00	19778.4670	485635.48	33017.68	0.00	85635.47	85635.47	29.66	28.23

Gain & Loss Report

Equity Funds

No records found

Non Equity Funds

Total Clients: 1

Total Transactions: 14

(Note: Click on the Client header to toggle show/hide.)

Non Equity Funds

Amit Pandurang Mhatre															
Purchase Details							Sale Details					Gain/Loss related			
Tran Date	Tran Type	Purchase / Div Rein	Pur Index	Indexed cost of Purchase	Pur NAV	Units	Sell Type	Sell Date	Sale Index	Sell NAV	Sale Proceeds	Div Amt	Days	Normal Gain/Loss ST	Normal Gain/Loss LT
Franklin India Ultra-short Bond Fund - Super Institutional - Growth # Folio: 3099909719746 # Sub Nature: Other Debt															
19 May 16	Pur	10000	N/A	N/A	20.5797	485.9160	Red	20 Sep 16	N/A	21.2520	10326.69	0.00	124	326.68	0.00
21 Jun 16	eSIP	5000	N/A	N/A	20.7406	241.0730	Red	20 Sep 16	N/A	21.2520	5123.28	0.00	91	123.28	0.00
11 Jul 16	eSIP	5000	N/A	N/A	20.8578	239.7180	Red	20 Sep 16	N/A	21.2520	5094.49	0.00	71	94.50	0.00
09 Aug 16	eSIP	5000	N/A	N/A	21.0312	237.7420	Red	20 Sep 16	N/A	21.2520	5052.49	0.00	42	52.49	0.00
09 Sep 16	eSIP	5000	N/A	N/A	21.1992	235.8580	Red	20 Sep 16	N/A	21.2520	5012.45	0.00	11	12.45	0.00
Sub Total		30000				1440.3070					30609.40	0.00		609.40	0.00
ICICI Prudential Long Term - Growth # Folio: 7538003/86 # Sub Nature: Short/Medium Term															
16 Jun 15	Pur	50000	N/A	N/A	16.5126	3027.9910	Red	04 Apr 16	N/A	18.0064	54523.22	0.00	293	4523.21	0.00
Reliance Money Manager Fund- Growth Option # Folio: 499161952956 # Sub Nature: Other Debt															

Client wise GainLoss Summary

Amit Pandurang Mhatre								
Nature	Purchase / Div Rein	Indexed cost of Purchase	Units	Sale Proceeds	Dividend Amount	Normal Gain/Loss ST	Normal Gain/Loss LT	Indexed LT - Non Equity
Non-Equity	116376.95	0.00	4484.76	121633.16	0.00	5256.21	0.0000	0.00
Total	116376.95	0.00	4484.76	121633.16	0.00	5256.21	0.0000	0.00

GainLoss Summary

Nature	Purchase / Div Rein	Indexed cost of Purchase	Units	Sale Proceeds	Dividend Amount	Normal Gain/Loss ST	Normal Gain/Loss LT	Indexed LT - Non Equity
Equity	0	0	0	0	0	0	0	0
Non-Equity	116376.95	0.00	4484.76	121633.16	0.00	5256.21	0.0000	0.00
Total	116376.95	0.00	4484.76	121633.16	0.00	5256.21	0.0000	0.00

Goal Tracker

GOAL TRACKER

Name of Goal	123'S ADMISSION FEES 12TH		
Goal due in	14 YEARS 4 MONTHS		
Amount needed	1169455	Amount Accumulated	106980

You have accumulated 9.15% of required amount for the goals.

Scheme Name	Folio	Amount Invested	Units	Current NAV	Current Amount	Gain Loss	Ret ABS	Weg CAGR
Axis LT Equity Fund(G)	91013966336	93000	3056.7510	34.9978	106980	13979.50	15.03	13.09
Total		93000			106980			

Name of Goal	OWN RETIREMENT PLANNING		
Goal due in	24 YEARS 4 MONTHS		
Amount needed	28756800	Amount Accumulated	244859

You have accumulated 0.85% of required amount for the goals.

Scheme Name	Folio	Amount Invested	Units	Current NAV	Current Amount	Gain Loss	Ret ABS	Weg CAGR
Reliance Tax Saver (ELSS) Fund(G)	462145269934	94000	2067.0610	55.7508	115240	21240.24	22.60	18.87
ICICI Pru LT Equity Fund (Tax Saving)(G)	7538003/86	110000	397.9700	325.7000	129619	19618.66	17.84	18.84
Total		204000			244859			

Name of Goal	PURCHASE A CAR		
Goal due in	4 YEARS 2 MONTHS		
Amount needed	1000000	Amount Accumulated	142300

You have accumulated 14.23% of required amount for the goals.



Scheme Name	Folio	Amount Invested	Units	Current NAV	Current Amount	Gain Loss	Ret ABS	Weg CAGR
Birla SL MNC Fund(G)	1017083096	75000	137.5620	637.1600	87649	12648.77	16.87	10.39
IDFC Dynamic Equity Fund-Reg(G)	1660391/68	50000	4742.7530	11.5230	54651	4650.74	9.30	5.05
Total		125000			142300			

Name of Goal	VACATION PLANNING		
Goal due in	6 YEARS 2 MONTHS		
Amount needed	1000000	Amount Accumulated	0

You have accumulated 0.00% of required amount for the goals.



Client Desk

6,17,624.72 ₹
Investment Value



7,13,246.74 ₹
Current Value



36,980.03 ₹
Short Term G/L



58,642.00 ₹
Long Term G/L

15.48 %
Absolute Return(%)



14.96 %
Annualized Return(%)

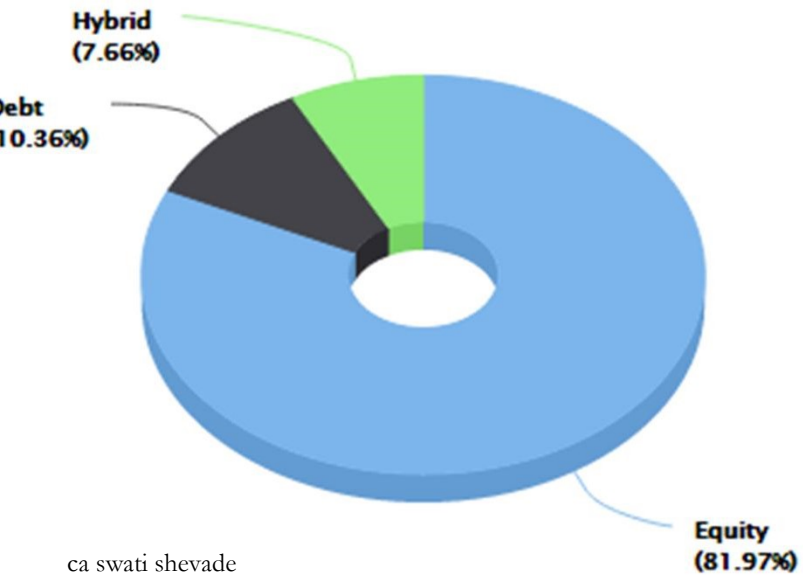


0.00 ₹
Dividend



0.00 ₹
Value of Liquidation

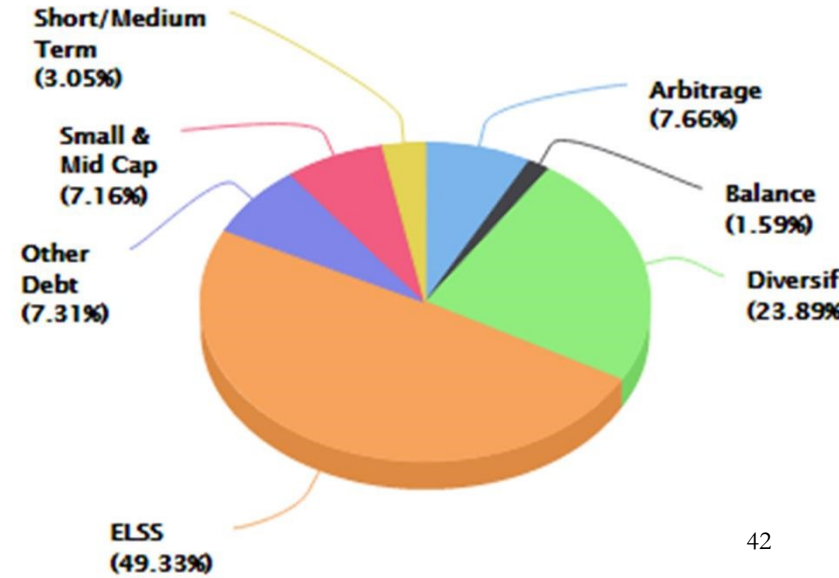
Asset Class Wise



ca swati shevade

Sub-Nature Wise

All Equity Debt Commodity Hybrid



Happy Investing. And Big Thank you

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