



# **Comprehensive SIP Goal Analysis Report**

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## Executive Summary

This report provides a detailed financial plan to achieve the goal of funding a **Child's Marriage in 9 years**. The analysis indicates a required monthly Systematic Investment Plan (SIP) of **₹93,151.76** to reach an inflation-adjusted target corpus of **₹1,61,90,941.13**. The investment strategy is based on a '**Moderate**' risk profile, with a balanced asset allocation of **50% in Equity and 50% in Debt**.

### Critical Findings & Required Actions:

- **Projected Shortfall Identified:** A validation check revealed that the current monthly SIP calculation, due to rounding, will result in a final corpus that is approximately **₹94,467 short** of the required amount.
- **Data Pipeline Failure:** The process to validate recommended fund categories failed due to an upstream data retrieval error. Selection of specific funds is currently blocked and requires technical resolution.

The primary recommendations are to **increase the monthly SIP to ₹93,151.77** to ensure the financial target is met and to **resolve the underlying data pipeline issue** before committing capital to specific mutual funds.



# Goal Inputs & Parameters

Parameter	Value
Goal Type	Child Marriage
Target Amount (Current Value)	₹1,00,00,000
Time Horizon	9 Years (108 Months)
Risk Appetite	Moderate
Assumed Annual Return	10.00%
Assumed Annual Inflation	5.50%



# Inflation Adjustment Analysis

To ensure the future value of the target corpus maintains its present-day purchasing power, it has been adjusted for inflation over the 9-year horizon.

Metric	Value
Unadjusted Target Amount	₹10,000,000.00
Assumed Annual Inflation Rate	5.5%
Investment Horizon	9 Years
<b>Inflation-Adjusted Target Corpus</b>	<b>₹16,190,941.13</b>

## SIP Calculation & Corpus Projection

Calculation Metric	Value
Inflation-Adjusted Target	₹16,190,941.13
Total Investment Months	108
Assumed Monthly Return	0.833%
<b>Calculated Monthly SIP</b>	<b>₹93,151.76</b>
Total Contribution Over 108 Months	₹10,060,390.08
Projected Final Corpus	₹16,096,474.61

### **Projected Shortfall Alert**

The validation process has identified a shortfall of **₹94,466.52** between the projected corpus and the required target. This is a direct result of rounding the mathematically precise SIP requirement down. An adjustment is necessary.

## Asset Allocation Plan

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For a 'Moderate' risk profile over a 9-year horizon, a balanced allocation between equity and debt is recommended.

Asset Class	Allocation %	Recommended Fund Categories
<b>Equity</b>	50%	<ul style="list-style-type: none"><li>• Large Cap Funds</li><li>• Mid Cap Funds</li></ul>
<b>Debt</b>	50%	<ul style="list-style-type: none"><li>• Corporate Bond Funds</li><li>• Short Duration Funds</li></ul>

*An ELSS (Equity Linked Savings Scheme) can also be considered for its tax-saving benefits, potentially as part of the equity portion.*



## Key Recommendations & Action Items

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1. **Correct the Monthly SIP Amount:** Immediately adjust the monthly SIP contribution from ₹93,151.76 to **₹93,151.77**. This minor increase is sufficient to cover the projected shortfall over the 108-month term.
2. **Resolve Upstream Data Failure:** The reconciliation analysis reported a critical failure in retrieving market data. The IT or support team must investigate and resolve this error. **Do not invest in specific funds until this is fixed.**
3. **Periodic Review and Rebalancing:** Review this investment plan annually. As the goal nears, consider rebalancing the portfolio by gradually shifting assets from equity to debt to protect the accumulated corpus.



## Risk Factors and Uncertainties

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While this plan provides a clear roadmap, it is subject to several risks and uncertainties that must be understood. **Market Risk** is paramount; the projected 10% annual return is an assumption. Actual returns will fluctuate, and underperformance could require higher contributions. **Inflation Risk** is another key factor. If actual inflation averages higher than the assumed 5.5%, the real cost of the goal will increase, making the final target insufficient. **Execution & Data Integrity Risk** has been explicitly identified in this plan. The failure to retrieve market data for fund analysis means the recommended categories are theoretical. Proceeding without this data would be investing blindly. Finally, **Lifecycle & Rebalancing Risk** highlights the danger of not de-risking the portfolio as the goal approaches. A significant market drop in the final years could jeopardize the goal if the allocation remains aggressive. This financial plan is a dynamic guide, not a static prediction; regular monitoring is essential.



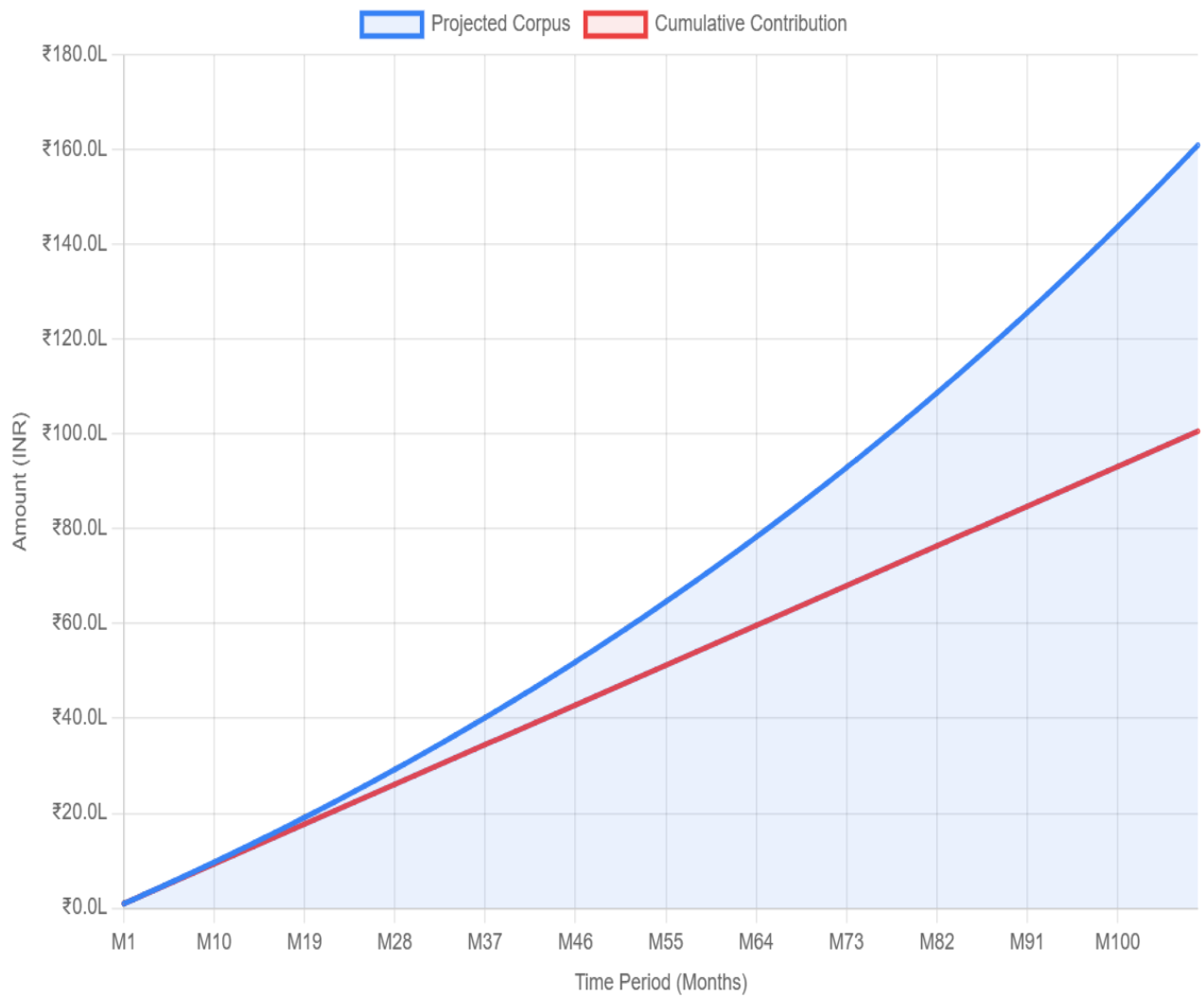


## SIP Projection & Allocation Charts

**Asset Allocation**



**SIP Growth Projection (108 Months)**





## Monthly Projection (First 12 Months)

Month	Contribution	Cumulative Contribution	Projected Corpus Value
1	₹93,151.76	₹93,151.76	₹93,151.76
2	₹93,151.76	₹186,303.52	₹187,079.78
3	₹93,151.76	₹279,455.28	₹281,790.54
4	₹93,151.76	₹372,607.04	₹377,290.54
5	₹93,151.76	₹465,758.80	₹473,586.32
6	₹93,151.76	₹558,910.56	₹570,684.52
7	₹93,151.76	₹652,062.32	₹668,591.81
8	₹93,151.76	₹745,214.08	₹767,314.93
9	₹93,151.76	₹838,365.84	₹866,860.67
10	₹93,151.76	₹931,517.60	₹967,235.89
11	₹93,151.76	₹1,024,669.36	₹1,068,447.53
12	₹93,151.76	₹1,117,821.12	₹1,170,502.59