



Personal Financial Plan

for

Rahul Yadav

rahulitjec@gmail.com

23 Aug, 2022

Hi Rahul,

Thanks for taking the first step towards your financial journey with Wealthy Nivesh. This financial plan will help you identify your cashflows, assets and guide you to a clear pathway of achieving your financial goals.

Cashflows

(A) Income	INR 67,500.00
(B) EMIs	INR 33,791.00
(C) Utilities	INR 14,440.00
(D) Family Expenses	INR 3,000.00
(E) Other Expenses	INR 5,500.00
(F) Investible Surplus (A-B-C-D-E)	INR 10,769.00

Current Investments

Ongoing	Current Value	Per Month Addition
Ongoing Investments		
Mutual Funds	44,350.00	409.00
Saving Account Balances	3,000.00	500.00
80(C)		
PPF	18,000.00	0.00

Goals

Goals	Present Asset Value	Years to achieve the goal	Present Corpus	Assumed long-term inflation	Future Asset Value	Assumed ROR (Return)	Monthly SIP required to achieve the goal
Dream Home	2,500,000.00	25	500000	4%	6,664,590.83	12%	8,813.29
Dream Car	750,000.00	5	50000	4%	912,489.68	12%	12,285.15
Foreign Holiday	50,000.00	10	0	4%	74,012.21	12%	321.74
Children College Education	1,500,000.00	25	0	4%	3,998,754.50	12%	2,128.30
Children Marriage	700,000.00	30	0	4%	2,270,378.26	12%	649.61
Retirement Corpus	5,000,000.00	35	0	4%	19,730,444.97	12%	3,068.04
Any Other Goal	500,000.00	10	0	4%	740,122.14	12%	3,217.38
Total SIP Amount							30,483.52

Rahul, you can achieve your set financial goals with monthly SIPs of INR 30,483.52 in our recommended portfolio.

We work on the principle of ideal asset allocation strategy required to minimize volatility during fluctuating market condition. Our recommendations are based on an in-house qualitative and quantitative research framework which evaluates more than 3000 products available in the market.



We understand that you want to achieve your medium term and long-term goals and are comfortable with some volatility in short-medium term. We recommend you a moderate portfolio with following asset allocation strategy : 60% Equity, 35% Debt, 5% Gold

Below is our recommended moderate portfolio(60% Equity, 35% Debt and 5% Gold) in line with your financial goals and risk profile. Start your SIPs today in the recommended portfolio.

Asset Class	Category	Fund Name	% Distribution	Allocation
Equity	Large Cap Index Fund	UTI Nifty Index Fund	15%	4,572.53
	Large & Mid Cap Fund	SBI large & Mid Cap Fund	10%	3,048.35
	Flexicap Fund	PGIM India Flexicap Fund	10%	3,048.35
	Small Cap Fund	Kotak Small Cap Fund	10%	3,048.35
	Value Fund	ICICI Prudential Value Discovery Fund	10%	3,048.35
	Balanced Advantage Fund	Aditya Birla SL Balanced Advantage Fund	10%	3,048.35
Debt	Dynamic Bond Fund	UTI Dynamic Bond Fund	10%	3,048.35
	Government Bond Index Fund	Kotak Nifty SDL Apr 2027 Top 12 Equal Weight Index Fund	10%	3,048.35
	Government Bond Index Fund	ICICI Pru. PSU Bond Plus SDL 40:60 Index Fund - Sep 2027	10%	3,048.35
Gold	FOF- Domestic	Kotak Gold Fund	5%	1,524.18
Total			100%	30,483.52

Assumptions

- Inflation for calculating future value of dream assets is assumed as 4%, RBI long-term Inflation Target. We understand that inflation figures could vary for different assets.
- ROR (Rate of Return) for deriving the required SIP value is assumed at 12%, which has been the long-term return on WN recommended moderate portfolio(60% Equity, 35% Debt, 5% Gold). Actual return could vary based on economic cycles and market conditions. Past returns are not indicative of future returns.