

Planned Monthly Expense		Planned Saving Per Month					Annual Fxd	Monthly Fxd	Monthly Sav
Maintenance	4,200.00 To SBI	For	Planned	Annually	Chase Saving	38	2.13	1	
Electricity to SBI	3,000.00 To SBI	Deeksha	SSY	12,500.00	150,000.00	Optum Saving	45.65	2.55	1.42
Saving (SSY + Saving)	7,000.00 To SBI	Deeksha + Vinay 50% each	Ravi PPF	12,500.00	150,000.00				
Rent	22,000.00 ICICI Pay	Deeksha + Vinay 50% each	Meena PPF	12,500.00	150,000.00				
Term Insurance	1,600.00 ICICI Pay								
House Expense (Food + Veg)	10,000.00 ICICI Pay								
Standard Chartered	12,000.00 ICICI Pay	Me + Wife	Term Insurance	1,600.00	19,200.00	0.49			
Citibank	10,000.00 ICICI Pay	Me + Wife	Health Insurance	1,250.00	15,000.00				
Meena's Card	8,000.00 ICICI Pay	Me + Wife	APY	1,812.00	21,744.00				
Dance + Cook + Maid	8,000.00 ICICI Pay	Deeksha + Vinay 50% each	Shares	2,000.00	24,000.00				
Milk Monthly + Water	2,400.00 ICICI Pay	Deeksha + Vinay 50% each	Mutual Funds	2,000.00	24,000.00				
Meena's GYM	2,100.00 ICICI Pay	Vinay - Locked 8 Years	Gold (Gold + RBI Bond)	2,000.00	24,000.00				
Fee (Deeksha + Vinay)	30,500.00 ICICI 2nd	Me + Wife - Lock 5 Years	Fixed Deposit / MIS	-	-				
Internet + Tata Sky	1,042.00 ICICI 2nd								
Mobile (Meena + Ravi)	400.00 ICICI 2nd			48,162.00	577,944.00				
Bike Petrol	900.00 ICICI 2nd								
3 SIPs	3,000.00 ICICI Pay	Current - SSY		4,000.00					
APY (Ravi + Meena)	1,804.00 ICICI Pay	Current - Shares + Mutual		3,000.00		rohini - 23			
		Current - APY		1,812.00		vasant kunj			
Total	127,946.00	Current - Term Insu		1,600.00					
		Current - SIP		2,000.00					
				35,750.00					

For	Scheme		Value as on 31-Mar-2021	Monthly need to Invest	Needed on (Year)
Deeksha	SSY	Education		8,500.00	2027
Deeksha + Vinay 50% each	Shares + Mutual Funds-ICICI Direct + PayTM	Education		5,000.00	2027
Deeksha + Vinay 50% each	CG Shares ESOP	Education		NA	2027
Family	Health Insurance	Emergency	Need to take Star Health Insurance	1,667.00	NA
Family	Fixed Deposit (Meena + Ravi SBI)	Emergency Education			2027
Family	ING Policy	Re-investment survival Benefit = 2021 = 80K		NA	2027
Family	Meadows + SARK + Dharani	Retirement	Build House on Meadows	NA	2041
Family	Gold Coins in SBI Locker	Emergency Deeksha's Marriage		NA	2037
Family	LIC Policy	Re-investment Maturity = 10/11/2020		NA	2027
Me + Wife	Term Insurance	Emergency		1,600.00	2041
Me + Wife	APY + APY	Retirement	5K + 5K Pension + 35K	2,000.00	2041
Me + Wife	EPF + VPF	Retirement		15,000.00	2041
Me + Wife	Infosys LIC Annuity	Retirement		NA	2041
Me + Wife	NPS	Retirement		4,167.00	2041
Me + Wife	ING Policy	Retirement Maturity Year = 2066		NA	2041
Vinay	Ravi's PPF or Vinay's PPF	Education		25,000.00	2031
Vinay	Gold (RBI Schemes + PayTM)	Education		3,500.00	2031
					66,434.00

	As on 1st April	Amount Required	EPF + VPF				SSY Target 1.5 lacs per year				PPF (Ravi + Meena-2024) Target 3 Lacs Per year				FD or NSC (National Savings Certificate)		Withdrawal Plan				
			Amt as on 31-Mar	Per Y Int	Per Y	Withdraw	Amt. as on 31-Mar	Per Y Int	Per Y	Withdraw	Amt. as on 31-Mar	Per Y Int	Per Y	Withdraw	Year	Amount	1-Apr-27	2	5.864698406	PPF in 2025 then FD @7% for 2 years	
DA	2027 - 10 Start	2 Lacs for Tution					2020	2	0.17	0.48		2020	2	0.16	3		2020	5.00			
DA	2028 - 11 Start	2 Lacs for Engg Coaching	2020	16.00	1.38	1.8		2021	2.65	0.23	1.5		2021	5.16	0.41	3		2021	10.25	1-Apr-29	2
DA	2029 - 12 Start	2 Lacs for Engg Coaching	2021	19.18	1.66	1.8		2022	4.38	0.38	1.5		2022	8.57	0.68	3		2022	15.75	1-Apr-30	10
DA	2030 - 1st Sem	10 Lac Engg Fee	2022	22.64	1.96	1.8		2022	4.38	0.38	1.5		2023	12.24	0.97	3		2023	21.52	1-Apr-31	12
DA	2031 - 3rd Sem	10 Lac Engg Fee	2023	26.40	2.28	1.8		2023	6.26	0.54	1.5		2024	16.21	1.28	3		2024	27.57	1-Apr-32	12
DA	2032 - 5th Sem	10 Lac Engg Fee	2024	30.49	2.64	1.8		2024	8.30	0.72	1.5		2025	20.49	1.62	0.7	5.12	2025	33.92	1-Apr-33	12
DA	2033 - 7th Sem	10 Lac Engg Fee	2025	34.92	3.02	1.8		2025	10.51	0.91	1.5		2026	12.92	1.12	0.7		2026	40.59	1-Apr-34	10
VY	2027 - 10 Start	2 Lacs for Tution	2026	39.74	3.44	1.8		2027	14.74	1.28	0.7		2027	19.78	1.56	0.7		2027	47.58	1-Apr-35	10
VY	2028 - 11 Start	2 Lacs for Engg Coaching	2027	50.67	4.38	1.8		2028	16.72	1.45	0.7		2028	22.05	1.74	0.7		2028	54.91	1-Apr-36	10
VY	2029 - 12 Start	2 Lacs for Engg Coaching	2029	56.86	4.92	1.8	14.21	2029	18.86	1.63	0.7		2029	24.49	1.93	0.7		2029	62.60	1-Apr-37	10
VY	2030 - 1st Sem	10 Lac Engg Fee	2030	49.36	4.27	1.8		2030	21.19	1.83	0.7	10.60	2030	27.12	2.14	0.7	13.56	2030	70.66		92
VY	2031 - 3rd Sem	10 Lac Engg Fee	2031	55.43	4.79	1.8		2031	13.13	1.14	0.7		2031	16.40	1.30	0.7		2031	79.13		
VY	2032 - 5th Sem	10 Lac Engg Fee	2032	62.02	5.37	1.8		2032	14.97	1.29	0.7		2032	18.40	1.45	0.7		2032	88.00		
VY	2033 - 7th Sem	10 Lac Engg Fee	2033	69.19	5.98	1.8		2033	16.96			16.96	2033	20.55	1.62	1.3		2033	97.32		
			2034	76.97	6.66	1.8	19.24					2034	23.48	1.85	5		2034	107.08			
			2035	66.19	5.73	1.8						2035	30.33	2.40	5	15.17	2035	117.33			
			2036	73.71	6.38	1.8						2036	22.56	1.78	5		2036	128.08			
			2037	81.89	7.08	1.8						2037	29.34	2.32	5						
			2038	90.77	7.85	1.8						2038	36.66	2.90	5						
			2039	100.43	8.69	1.8						2039	44.56	3.52	5						
			2040	110.91	9.59	1.8						2040	53.08	4.19	5						
			2041	122.31	10.58	1.8						2041	62.27	4.92	5						

* - PPF and NSC (National saving certificate)
Interest is non taxable. NSC has blocking of 5 Years.

		19701	10500				
Manthan	Deeksha	Vinay		SNO.	Glendale (Suncity)	LKG-UKG	III - V
Academic Fee Per Annum	48,000	48,000		1	Admission Fee (one time)	5,000.00	5,000.00
Tuition & Activity Fee Per Annum	143,000	124,000		2	Prospectus & Registration	1,000.00	1,000.00
Food Per Annum	30,000	28,000		3	Annual Fee	78,000.00	132,000.00
Bus Fee	44,000	44,000		4	Activity Fee	7,000.00	7,000.00
Per year	265,000	244,000		5	Transport	14,000.00	14,000.00
Per Month	22,083.33	20,333.33		6	Value added services	4,000.00	4,000.00
Sancta Maria	Deeksha - II				Per year	109,000.00	163,000.00
Bus Fee	37,500.00	12,500.00			Per Month	9,083.33	13,583.33
Food Per Annum	37,413.00	12,471.00					
Tuition & Activity Fee Per Annum	236,412.00	78,804.00					
Activity Fee	12,912.00				236412		
Study Material	15,935.00				19701		
Per year	340,172.00				4066.666667		
Per Month	28,347.67				Tata		
					ACT		

Priority		Infosys Offshore	Infosys Onsite	JP Morgan
1	Job Security	ü	ü	ü
2	Enough Money	ü	ü	ü
3	Staying with Kids	ü	?????	ü
4	Work from home option	ü	ü	ü
5	Banking Exposure	û	û	û
6	No Location changes	ü	û	û
7	Onsite exposure - Me	û	ü	û
8	Onsite exposure - Kids	û	?????	û
9	easy Job change after 2 - 3 Years	ü	ü	?????
10	Start side business in India	ü	û	û
11	Holidays - National	û	û	û
12	Holidays - International	û	û	û

JP Morgan			Salary Month	Saving Yearly
Basic Salary	1,520,000.00	126,666.67	126,666.67	
Housing Allowance	760,000.00	63,333.33	63,333.33	
Special Allowance	1,277,600.00	106,466.67	106,466.67	
Leave Travel Allowance	60,000.00	5,000.00	3,500.00	
Provident Fund	182,400.00	15,200.00		
		316,666.67	299,966.67	
			209,976.67	
			84,976.67	1,019,720.00
		Tax	68,000.00	
			231,966.67	
			106,966.67	1,283,600.00
		Yearly Bonus	350,000.00	1,633,600.00

	31-Mar-2021
Scheme	
SSY	
Shares + Mutual Funds-ICICI Direct + PayTM	
CG Shares ESOP	
Fixed Deposit (Ravi SBI)	
Fixed Deposit (Meena SBI)	
ING Policy Maturity Claim	
LIC Policy Maturity Claim	
EPF + VPF	
NPS	
Ravi's PPF	
Gold (RBI Schemes)	
Meenakshi PPF	
Gold PayTM)	

<https://moving2canada.com/pnp-canada-live-tracker/#PEI>

								8500	with Family		without Family
expense increase by 10%											
Our Monthly Expense Today	125,000.00		12,500.00	13,750.00	13,875.00	13,887.50		Rent	2600	India expense	2400
		Monthly Saving	1 Year Saving	Total Saving in 2 Years	Total Saving in 3 Years	Total Saving in 4 Years		Tax	465	Tax	575
CG Monthly Credit	125,410.00	410.00	4,920.00	9,840.00	14,760.00	19,680.00		Fee	4000	My Rent in SG	1000
CG Monthly Credit with Variable	141,552.49	16,552.49	186,129.88	371,009.76	555,764.64	740,507.02		Food	2000	My food	900
Infosys Monthly Credit	120884.0334	(4,115.97)		-	-	-		Travel	500	My SG travel	300
Infosys Monthly Credit with Variable	145675.8984	20,675.90	235,610.78	469,971.56	704,207.34	938,430.62		IN Investment		IN Travel	900
J P Morgan Monthly Credit	201,695.16	76,695.16	907,841.88	1,814,433.75	2,720,900.63	3,627,355.01		Maid			
J P Morgan Monthly Credit with Variable	226,487.02	101,487.02	1,205,344.26	2,409,438.51	3,613,407.77	4,817,364.53		Total Expense	9565		6075
Infosys Singapore with Family	8,500.00	(1,065.00)	(53,250.00)	(106,500.00)	(159,750.00)	(213,000.00)				-1065	2425
Infosys Singapore withOut Family	8,500.00	2,425.00	1,455,000.00	2,910,000.00	4,365,000.00	5,820,000.00				(55,380.00)	126,100.00
Infosys Monthly Credit with 28 Lacs Package	134000	9,000.00	95,500.00	329,860.78	564,096.56	798,319.84		I NEED this SG salary			
Infosys Monthly Credit with Variable with 28 Lacs Package	161766	36,766.00	428,692.00	663,052.78	897,288.56	1,131,511.84		Rent	2,600.00		
								Tax	465.00		
								School Fee	4,000.00		
								Food	2,000.00		
								Travel	1,000.00		
								IN Investment	1,000.00		
								Maid	1,000.00		
								Total Expense	12,065.00		