

Comprehensive Plan

Client: ajay1 chaudhary1

Advisor: Srinu

Introduction to AWAKEN

We enthusiastically welcome you to a beautiful financial journey programme AWAKEN. This plan is built around the timeless principles of discovering the inner wealth first which paves the way for outer abundance. This is not a get rich formula quickly. Rather a sustained program which align inner purpose with outer goals and truly "Awaken your abundance".

1. Awareness

The first step of this plan is to be AWARE of current situation. You and your advisor both need to understand your back ground and current state of affairs. Your financial journey needs to accommodate the current situation. This step is also the realization that you are already abundant and then investment doesn't seem like a sacrifice.

1.1 Personal Details

Details of ajay1 chaudhary1

Name	ajay1 chaudhary1
Gender	Male
Date of Birth	09/09/2025
Mobile number	8355555555
Alternate Mobile	8469368287
Aadhaar Number	
Primary E-mail	sonuiec@gmail.com
Secondary E-mail	
PAN Number	AABBC0987G
Occupation	Student

Residential Address

Country	IN
State	DL
City	DELHI

Office Address

Company	ABCDE Pvt Ltd
Country	IN
State	GJ
City	KACHCHH

Permanent Address

Country	IN
State	GJ
City	DELHI

1.2 Spouse Details

Details of Jyoti chaudhary

Name	Jyoti chaudhary
Gender	Male
Date of Birth	10/09/2025
Mobile number	8469368287
Alternate Mobile	8469368287
Primary E-mail	xyz@gmail.com
Secondary E-mail	xyz@gmail.com
PAN Number	UUUUR0909T
Occupation	Service

1.3 Children Details

Details of Child1

Name	Child1
Gender	Male
Date of Birth	17/09/2025

Details of Child2

Name	Child2
Gender	Male
Date of Birth	10/09/2025



1.4 Assumptions

Assumptions	
Return from shares and Equity funds	12 %
Return from Debt (income) funds	7 %
Return from Gold	7 %
Return from Real Estate	10 %
Return from Liquid funds	6 %
Rate of inflation	7 %
Rate of inflation for higher Education	8 %
Assumed Retirement Age for Applicant	65
Assumed Retirement Age for Applicant's Spouse	60
Assumed Life Expectancy of Applicant	85
Assumed Life Expectancy of Applicant's Spouse	90



2. Wings

Goals drive us, goals motivate us and goals make us enthusiastic. Setting goals is an art. Goals are most effective when they are not for ego satisfaction. Choose your goals accordingly to your values. We suggest to discuss with your family members especially with your spouse. Setting goals and aligning your investments with your goals has been proven as one of the best way of developing a robust portfolio.

2.1 Selected Goals

Goal Priority	Goal Name	Goal Plan Year	Goal Start Year	Time Horizon	Goal End Year
1	Retirement - Accumulation	2025	2026	1	2026
2	Child Higher Education - Child1	2025	2026	1	0
3	Child Higher Education - Child2	2025	2026	1	0
4	Purchase of Dream Car	2025	2026	1	0
5	Purchase of Dream Home	2025	2026	1	0
6	Child Marriage - Child1	2025	2026	1	0
7	Child Marriage - Child2	2025	2026	1	0
8	Seed Capital for Business	2025	2026	1	0
9	Charity	2025	2026	1	0
10	AJAY	2025	2026	1	0
11	Emergency Fund	2025	2026	1	0
12	AJAY1	2025	2026	1	0
13	World Tour	2025	2026	1	0
14	sxs	2025	2026	1	0
15	ss	2025	2026	1	0
16	ss1	2025	2026	1	0
17	ssss	2025	2026	1	0
18	ssss1	2025	2026	1	0
19	ssss12	2025	2026	1	0
20	ssss123	2025	2026	1	0
21	ssss1234	2025	2026	1	0
22	ssss12345	2025	2026	1	0
23	ssss123456	2025	2026	1	0
24	ssss1234567	2025	2026	1	0
25	ssss12345678	2025	2026	1	0

3. Alertness

Building wealth requires continuous savings and savings requires you to always remain vigilant towards your income and expenses. Taking stock of your money inflows and outflows magically improves your saving potential and your goals give you enough passion to complete your saving targets.

3.1 Budgeting

3.1.1 Income

Income Details			
ajay1 chaudhary1		Jyoti chaudhary	
Basic	60,000	Basic	50,000
HRA	60,000	HRA	50,000
Education allowance	10,000	Education allowance	10,000
Medical allowance	10,000	Medical allowance	10,000
LTA	10,000	LTA	10,000
Conveyance	10,000	Conveyance	10,000
Other allowance	10,000	Other allowance	10,000
PF	10,000	PF	10,000
Gratuity	10,000	Gratuity	10,000
Reimbursement	10,000	Reimbursement	10,000
Business & Other Income	10,000	Business & Other Income	10,000
Interest income from Bank SB/AC	10,000	Interest income from Bank SB/AC	10,000
Food Coupon	10,000	Food Coupon	10,000
Monthly Pension	10,000	Monthly Pension	
Other Income1	10,000	Other Income1	10,000
Other Income3	21,000	asas	21,000
sds	21,000		
er	21,000		
Monthly Total Income	3,13,000	Monthly Total Income	2,41,000

3.1.1.1 Annual Incomes

Annual Income details of ajay1 chaudhary1

Performance Linked	10,000
Annual Bonus	10,000
Other Income2	10,000
Annual Total (monthly * 12 + annual incomes)	37,86,000
Monthly Total (annual / 12)	3,15,500

Annual Income details of Jyoti chaudhary

Performance Linked	10,000
Annual Bonus	10,000
Annual Total (monthly * 12 + annual incomes)	29,12,000
Monthly Total (annual / 12)	2,42,666

3.1.2 Expenses

Home Expenses

Groceries	60,000
Domestic Help	1,000
Iron/Laundry	1,000
a	1,000
zxsasa	12
Total for one month	63,012
Annual Total	7,56,144

Conveyance Expenses

Driver	1,000
Fuel	1,000
Car Cleaning	1,000
Maintenance	1,000
Taxi/Public transport	1,000
Air/Train Travel	1,000
b	1,000
sasa	12,000
Total for one month	19,000
Annual Total	2,28,000

Communication Expenses

Mobile	1,000
Landline/Broadband	1,000
Data Card	1,000
c	1,000
Total for one month	4,000
Annual Total	48,000

Utility Expenses

Electricity	10,000
House Tax	10,000
Society Charge	10,000
Rents	1,000
Cable	1,000
LPG	1,000
Water Bill	1,000
Newspaper	1,000
d	1,000
Total for one month	36,000
Annual Total	4,32,000

Educational Expenses

School Fee	1,000
Tuition Fee	1,000
Uniform & Accessories	1,000
Books & Stationery	1,000
Picnics & Activities	1,000
e	1,000
Total for one month	6,000
Annual Total	72,000

Entertainment Expenses

Movies & Theatre	1,000
Dining Out	1,000
Club House Expenses	1,000
Parties at Home	1,000
Clothing / Grooming	1,000
Vacations & Travel	1,000
Festivals	1,000
Kids Parties	1,000
Family Functions & Weddings	1,000
j	1,000
Total for one month	10,000
Annual Total	1,20,000

Medical Expenses

Medical	1,000
Total for one month	1,000
Annual Total	12,000
Total Monthly Expenses (All Categories)	1,39,012

Annual Expenses

New / Replacement Items Expenses

New / Replacement Items

Vehicle Servicing & Repair	1,000
Home Repair	1,000
New Home Appliances	1,000
h	1,000
Annual Total	4,000

Insurance Expenses

Insurance	
Life Insurance	1,000
Home Insurance	1,000
Medical Insurance	1,000
Car Insurance	1,000
i	1,000
sss	21
Annual Total	5,021

Other Expenses

Other Expenses	
Fee to CA & Financial Planner	1,000
Other Consultant	1,000
Donations	1,000
Others	43,434
Others1	12,000
Annual Total	58,434
Total Annual Expenses (All Categories)	67,455

3.1.12 Total Expenses Summary

Description	Amount (₹)
Monthly Total	1,39,012
Monthly × 12	16,68,144
Annual Total (Non-Monthly)	67,455
Grand Total (Monthly × 12 + Annual)	17,35,599
Average Monthly Total (Grand Total ÷ 12)	1,44,633
<i>Note: Grand Total = (Monthly Expenses × 12) + Annual Expenses</i>	

3.2 Savings & EMI

Savings

Saving Name	Current Value (₹)	Monthly Contribution (₹)	Till When	Follow Up
Saving Name	1,000	1,000	15/09/2025	Yes
Saving Name1	1,000	1,000	22/09/2025	Yes
sassa	21,000	21,000	21/10/2025	Yes

Total Committed Savings: ₹23000

EMI Details

Loan Name	Outstanding (₹)	Interest (₹)	Principal (₹)	Monthly (₹)	Till	Follow Up
Home Loan	1,20,000	9,000	1,000	1,00,000	01/10/1900	No
Car Loan	1,20,000	9,000	1,000	10,000	01/10/1900	No
Educational Loan	1,20,000	9,000	1,000	10,000	01/10/1900	No
Business Loan in case of Sole Proprietor	1,20,000	9,000	1,000	10,000	01/10/1900	No
Other EMIs	1,20,000	9,000	1,000	10,000	01/10/1900	No
ddxx	1,20,000	9,000	1,000	10,000	28/09/2025	Yes
wsasa	21,000	21,000	21,000	21,000	08/10/2025	Yes

Total Monthly EMI: ₹171000

Total Annual EMI: ₹2052000

One-Time Loan Repayment: ₹100000

3.3 Suggested Modified Budget

Must-Have Expenses (%)	Optional Expenses (%)	Savings (%)
10	11	12
Total Percent: 33%		

Projected Growth Rate (Next 5 Years) (%)	Projected Growth Rate (6 to 10 Years) (%)	Inflation Rate (%)
10	13	16

3.4 Net Worth

Investments

Investment Type	Amount (Rs.)
Cash In Hand	12,000
Employee Provident Fund	12,000
PPF	12,000
Fixed Deposits	12,000
Mutual Funds / Shares	12,000
Paid-Up Insurance Policies	12,000
Others (e.g. Gratuity)	12,000
Investment Name1	12,000
dsdsds	21,000
Total Investment	1,17,000

Other Assets

Asset Type	Amount (Rs.)
Home1	1,20,000
Home2	1,20,000
Land	1,20,000
Car	1,20,000
Commercial Property	1,20,000
Jewellery	1,20,000
Value Of Business	1,20,000
Other	
Other Assets Name	1,20,000
sasasa	21,000
Total Other Assets	9,81,000

Liabilities

Loan Type	Amount (Rs.)
Home 1 Loan	13,000
Home 2 Loan	13,000
Land Loan	13,000
Car Loan	13,000
Commercial Property Loan	13,000
Jewellery Loan	13,000
Business Loan	13,000
Other Loan	13,000
Liability Name1	1,30,000
Liability Name2	1,30,000
Liability Name3	1,30,000
Liability Name4	1,30,000
assasa	21,000
Total Liabilities	6,45,000

3.5 Debt

Bad Loans

Loan Type	Amount (Rs.)
Gold Loan	11,000
Credit Card	11,000
Personal Loan	11,000
Bad Loan (Others)	11,000
Total Bad Loans	44,000

Good Loans

Loan Type	Amount (Rs.)
Home Loan	1,40,000
Education Loan	1,40,000
Business Loan	1,40,000
Good Loan (Others)	1,40,000
Total Good Loans	5,60,000



3.6 Insurance

Life Insurance Policies

Policy Type	Policy Name	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Term Insurance	ajay1 chaudhary1	1,40,000	2025-09-23	2025-09-23
Endowment Insurance	Jyoti chaudhary	1,10,000	2025-09-17	2025-09-30
Endowment Insurance	ajay1 chaudhary1	21,000	2025-10-06	2025-10-07
Total Life Insurance Coverage	-	2,71,000	-	-

General Insurance Policies

Insurance Type	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
Family Floater Mediclaim	1,40,000	2025-09-16	2025-09-30
Individual Mediclaim	1,40,000	2025-10-21	2025-10-21
Others	21,000	2025-10-28	2025-10-20
Others	21,000	2025-10-21	2025-10-28
Total General Insurance Coverage	3,22,000	-	-



4. Knowledge That Matters

Not every knowledge is power. You have to determine which knowledge is useful and which is simply waste of time and energy. The good news is that for being a successful investor, you don't need to know a mountain of knowledge. And whatever you need to know is only about yourself and your goals. Isn't it liberating to know that self-knowledge is all that you need to become a successful investor.

- I. Your risk tolerance
- II. Goal's time horizon
- III. Your risk capacity
- IV. Your risk requirement

With these feedback, we can develop right asset allocation (allocation between Equity and Debt) for each goals.

Risk Review

Risk Review

Your Risk Tolerance	Moderately Conservative
Your Risk Capacity	Moderate
Your Risk Requirement	High



5. Execution With Precision

Clearly defined goals need careful and precise execution. Not every goal may be worth pursuing. You need to define the priority of your goals and deploy the resources carefully. Your goals need constant monitoring and take the timely decision so that you remain ready for any positive or negative surprise of the market. A clear cut execution road map makes your financial journey fruitful and enjoyable.

Action Plan for Financial Goals

Retirement - Accumulation

Monthly Retirement Expenses @ Current Cost	2
Existing Investments in EPF, Supper Annuation, PPF, NPS etc.	
Annual Contribution	
Expected Average Return in EPF, Supper Annuation, PPF, NPS etc (%)	
Value of Shares and MFs meant for retirement	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

Child Higher Education - Child1

Child's Name	Child1
Duration of Higher Education	
Age of the child when higher education funding needed	2
Yearly Expense for Higher Education @ Current Cost	2
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

Child Higher Education - Child2

Child's Name	Child2
Duration of Higher Education	
Age of the child when higher education funding needed	2
Yearly Expense for Higher Education @ Current Cost	2
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	10

Purchase of Dream Car

Cost of Dream Car @ Current Cost	2
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	25

Purchase of Dream Home

Cost of Dream Home @ Current Cost	2
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

Child Marriage - Child1

Child's Name	Child1
Expected Age for Marriage	2
Expense for Marriage @ Current Cost	2
Present Value of funds earmarked for this Goal	
Expected return on funds earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

Child Marriage - Child2

Child's Name	Child2
Expected Age for Marriage	2
Expense for Marriage @ Current Cost	2
Present Value of funds earmarked for this Goal	
Expected return on funds earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

Seed Capital for Business

Cost of Seed Capital @ Current Cost	2
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	15

Charity

Cost of Charity @ Current Cost	2
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	20

AJAY

Cost of the Goal @ Current Cost	10000
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	10

Emergency Fund

No of Months for which Emergency Fund may be Required	11
Amount available for Emergency Fund	
Anual Amount Going Towards Creating Emergency Fund	
Available Mutual Funds meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

AJAY1

Cost of the Goal @ Current Cost	1
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

World Tour

Year of World Travel	2026
Repeat After Every (Years)	
Cost of World Tour @ Current Cost	1
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	5

SXS

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ss

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ss1

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss1

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss12

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss123

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss1234

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss12345

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss123456

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss1234567

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	

ssss12345678

Cost of the Goal @ Current Cost	
Present Value of Funds Earmarked for this Goal	
Expected Return on Funds Earmarked for this Goal	
Any other Investments/Assets meant for this Goal	
Expected annual Top-up % on Monthly SIP	



6. Invest In The Now

Financial plans are nothing if you fail to invest properly. And there is no point thinking about too long. Once you make the plan, all you need to do is to make a diversified portfolio and do the necessary investments. Make the most out of saving potential and commit to invest NOW. Any delay is only going to rob the power of compounding. Just do the investment NOW.

Total Available Savings for Investments

Monthly Savings	Intended SIP Monthly	Available Lumpsum (if any)
44	44	44

Action Plan for Financial Goals

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Name of the Goal	Lumpsum Amount Intended for this Goal	SIP Amount Intended for this Goal
Retirement - Accumulation	4.00	1.00
Child Higher Education - Child1	4.00	1.00
Child Higher Education - Child2	4.00	1.00
Purchase of Dream Car	4.00	1.00
Purchase of Dream Home	4.00	1.00
Child Marriage - Child1	4.00	11.00
Child Marriage - Child2	4.00	1.00
Seed Capital for Business	4.00	1.00
Charity	4.00	1.00
AJAY	1.00	1.00
Emergency Fund	1.00	1.00
AJAY1	1.00	1.00
World Tour	1.00	1.00
sxs	0.00	0.00
ss	0.00	0.00
ss1	0.00	0.00
ssss	0.00	0.00
ssss1	0.00	0.00
ssss12	0.00	0.00
ssss123	0.00	0.00
ssss1234	0.00	0.00
ssss12345	0.00	0.00
ssss123456	0.00	0.00
ssss1234567	0.00	0.00
ssss12345678	0.00	0.00
Total	40	23



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- 2) The information gathered through fact finder is only to develop incidental investment advisory for you and it is strictly confidential.
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