

Comprehensive Plan

Client: Mahashay Modi

Advisor:

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 Mahashay Modi

Name	Mahashay Modi
Gender	
Date of Birth	
Mobile number	7564121310
Alternate Mobile	
Aadhaar Number	
Primary E-mail	mmm@gmail.com
Secondary E-mail	
PAN Number	
Occupation	

Residential Address

Country	
State	
City	

Office Address

Company	
Country	
State	
City	

Permanent Address

Country	
State	
City	



1.2 Spouse Details

No spouse details available.

1.3 Children Details

No children details available.



1.4 Assumptions

Assumptions	
Return from shares and Equity funds	0 %
Return from Debt (income) funds	0 %
Return from Gold	0 %
Return from Real Estate	0 %
Return from Liquid funds	0 %
Rate of inflation	0 %
Rate of inflation for higher Education	0 %
Assumed Retirement Age for Applicant	0
Assumed Retirement Age for Applicant's Spouse	0
Assumed Life Expectancy of Applicant	0
Assumed Life Expectancy of Applicant's Spouse	0

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

No goals have been selected yet.

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

Mahashay Modi		Spouse	
Basic		Basic	
HRA		HRA	
Education allowance		Education allowance	
Medical allowance		Medical allowance	
LTA		LTA	
Conveyance		Conveyance	
Other allowance		Other allowance	
PF		PF	
Gratuity		Gratuity	
Reimbursement		Reimbursement	
Business & Other Income		Business & Other Income	
Interest income from Bank SB/AC		Interest income from Bank SB/AC	
Food Coupon		Food Coupon	
Monthly Pension		Monthly Pension	
Monthly Total Income	0	Monthly Total Income	0

3.1.1.1 Annual Incomes

Annual Income details of Mahashay Modi

Performance Linked	0
Annual Bonus	0
Annual Total (monthly * 12 + annual incomes)	0
Monthly Total (annual / 12)	0

Annual Income details of Spouse

Performance Linked	0
Annual Bonus	0
Annual Total (monthly * 12 + annual incomes)	0
Monthly Total (annual / 12)	0

3.1.2 Expenses

Home Expenses

Groceries	
Domestic Help	
Iron/Laundry	
Total for one month	0
Annual Total	0

Conveyance Expenses

Driver	0
Fuel	0
Car Cleaning	0
Maintenance	0
Taxi/Public transport	0
Air/Train Travel	0
Total for one month	0
Annual Total	0

Communication Expenses

Mobile	0
Landline/Broadband	0
Data Card	0
Total for one month	0
Annual Total	0

Utility Expenses

Electricity	0
House Tax	0
Society Charge	0
Rents	0
Cable	0
LPG	0
Water Bill	0
Newspaper	0
Total for one month	0
Annual Total	0

Educational Expenses

School Fee	0
Tuition Fee	0
Uniform & Accessories	0
Books & Stationery	0
Picnics & Activities	0
Total for one month	0
Annual Total	0

Entertainment Expenses

Movies & Theatre	0
Dining Out	0
Club House Expenses	0
Parties at Home	0
Clothing / Grooming	0
Vacations & Travel	0
Festivals	0
Kids Parties	0
Family Functions & Weddings	0
Total for one month	0
Annual Total	0

Medical Expenses

Medical	0
Total for one month	0
Annual Total	0
Total Monthly Expenses (All Categories)	0

Annual Expenses

New / Replacement Items Expenses

New / Replacement Items

Vehicle Servicing & Repair	
Home Repair	
New Home Appliances	
Annual Total	0

Insurance Expenses

Insurance	
Life Insurance	
Home Insurance	
Medical Insurance	
Car Insurance	
Annual Total	0

Other Expenses

Other Expenses	
Fee to CA & Financial Planner	
Other Consultant	
Donations	
Annual Total	0
Total Annual Expenses (All Categories)	0

3.1.12 Total Expenses Summary

Description	Amount (₹)
Monthly Total	0
Monthly × 12	0
Annual Total (Non-Monthly)	0
Grand Total (Monthly × 12 + Annual)	0
Average Monthly Total (Grand Total ÷ 12)	0
<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
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Total Committed Savings: ₹0

EMI Details

Loan Name	Outstanding (₹)	Interest (₹)	Principal (₹)	Monthly (₹)	Till	Follow Up
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Total Monthly EMI: ₹0

Total Annual EMI: ₹0

One-Time Loan Repayment: ₹0

3.3 Suggested Modified Budget

Must-Have Expenses (%)	Optional Expenses (%)	Savings (%)
50	30	20
Total Percent: 100%		

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

3.4 Net Worth

Investments

Investment Type	Amount (Rs.)
Cash In Hand	
Employee Provident Fund	
PPF	
Fixed Deposits	
Mutual Funds / Shares	
Paid-Up Insurance Policies	
Others (e.g. Gratuity)	
Total Investment	0



Other Assets

Asset Type	Amount (Rs.)
Home1	
Home2	
Land	
Car	
Commercial Property	
Jewellery	
Value Of Business	
Other	
Total Other Assets	0



Liabilities

Loan Type	Amount (Rs.)
Home 1 Loan	0
Home 2 Loan	0
Land Loan	0
Car Loan	0
Commercial Property Loan	0
Jewellery Loan	0
Business Loan	0
Other Loan	0
Total Liabilities	0

3.5 Debt

Bad Loans

Loan Type	Amount (Rs.)
Gold Loan	0
Credit Card	0
Personal Loan	0
Bad Loan (Others)	0
Total Bad Loans	0

Good Loans

Loan Type	Amount (Rs.)
Home Loan	0
Education Loan	0
Business Loan	0
Good Loan (Others)	0
Total Good Loans	0



3.6 Insurance

Life Insurance Policies

Policy Type	Policy Name	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
No life insurance records available				

General Insurance Policies

Insurance Type	Coverage Amount (Rs.)	Premium Due Date	Maturity Date
No general insurance policies found			



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	
Your Risk Capacity	
Your Risk Requirement	



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

No goal data available.



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)
0	0	0

Action Plan for Financial Goals

Name of the Goal	Lumpsum Amount Intended for this Goal	SIP Amount Intended for this Goal
No goals found.		

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