

Financial Analysis Report



Prepared for

[Mr. Abhishek Pal](#)

Aug,26,2016

Prepared By

[Demo Advisor Desk](#)

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Prepared for Mr. Abhishek Pal

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Dear Mr. Abhishek Pal ,

This document is meant to give you a better understanding of what you may expect from the financial planning process, and what our respective obligations are within that process. I provide comprehensive financial planning services with complete bouquet of Wealth Management products, I am bound by professional secrecy and may not disclose any of your confidential information without your written consent unless required to do so by law. As clients you understand and agree to the terms of this agreement:

- I am as a client agrees to provide all necessary information pertaining to their personal finances as may be reasonably requested at the time or in the future for the purpose of preparing your financial plan.
- I am understand that they are under no obligation to act on the recommendations presented in this financial plan and that they are fully responsible for all decisions related to the advice given by Us, Financial Planner.
- At client request I as a financial planner can and will implement the recommendations identified in their financial plan.
- All advice and recommendations will be submitted to client in written form.
- Client may request and I may recommend additional consultations with qualified legal and accounting professionals. Should you choose to work with these professionals this service will be at your discretion and at your expense.
- All information received from my client and all recommendations made to my client will be regarded by both parties as confidential.
- If fees are involved for the consultation, preparation and review of a financial plan these fees will be confirmed in writing in below format.
- The details of this fee structure is included in this document. 9- You are solely responsible for acting on any recommendations or advice detailed in this plan

Financial Planning Fees

Consultation Fees	Rs	5000
Financial Plan Preparation	Rs	7000
Per Plan Review	Rs	3000

Mutual Funds Fees

As per the market regulator SEBI's guidelines Circular No:" SEBI/IMD/CIR No. 4/ 168230/09 (http://www.sebi.gov.in/circulars/2009/imd_cir_3009.pdf)" stipulates that investors directly make payments to distributors instead of Mutual Funds companies deducting it from the investment made in any scheme.

1. UpFront Fee (Equity Funds)		1(%)
2. UpFront Fee (Debt Funds)		1(%)
3. UpFront Fee (Liquid Funds)		0.5(%)
4. AUM Based Charges		.5(%)
5. One Time Charges	Rs.	2000

Online Wealth Management Desk Fees

1. Wealth Desk (Individual login)	Rs	3000
2. Wealth Desk (Family login)	Rs	4500
3. SMS Alerts Charges	Rs	500

It is agreed that I will conduct a review with you in every (please tick) 3[], 6[] or 12[] months. In the event of changes that may affect your personal circumstances (ie. a change to the Income Tax Act announced in budget), I will contact you by telephone or e-mail. You should contact me in financial circumstances change (ie. as a result of marriage, birth of a child, inheritance, etc.). The services outlined previous are in accordance with my requirements. The terms set out are acceptable to me, and are hereby agreed to :

Signature

Mr. Abhishek Pal

Date _____

Signature

Demo Advisor Desk

Date _____

Step 1 : Clarify Your Present Situation

The financial planner clarifies your present situation by collecting and assessing all relevant financial data such as lists of assets and liabilities, persona/family informations, records of securities transactions, insurance policies, will, pension plans, etc.

Step 2 : Identify Goals and Objectives

The financial planner helps you to identify both financial and personal goals and objectives as well as clarify your financial and personal values and attitudes. These may include providing for children's education, supporting elderly parents or relieving immediate financial pressures which would help maintain your current lifestyle and provide for retirement. These considerations are important in determining the best financial planning strategy for you and your family.

Step 3 : Identify Financial Problems

The financial planner identifies financial problems that create barriers to achieving financial independence. Problem areas can include too little or too much life and general insurance coverage. Your cash flow may be inadequate, or the current investments may not be winning the battle with changing economic times. These possible problem areas must be identified before solutions can be found.

Step 4 : Recommendations

The financial planner provides written recommendations and alternative solutions. The length of the recommendations will vary with the complexity of your situation, but they should always be structured to meet the your needs without undue emphasis on purchasing certain investment products.

Step 5 : Implement Strategies

A financial plan is only helpful if the recommendations are put into action. Implementing the right strategy will help you reach the desired goals and objectives. The financial planner should assist you in either actually executing the recommendations, or in coordinating their execution with other knowledgeable professionals.

Step 6 : Monitor and Review

The financial planner provides periodic review and revision your financial plan to assure that the goals are achieved. Your financial situation should be re-assessed at least once a year to account for changes in your life and current economic conditions.

Personal Information

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Prepared for Mr. Abhishek Pal

	Your Details	Spouse Details
First Name	Mr. Abhishek Pal	Nandini Pal
Birthdate	03-02-1979	17-10-1985
Age	37 Years	31 Years
Marital Status	Married	Married
Occupation	Architect	Company Secretary
Address	728 Panchsheel Nagar Near New Loha Mandi Indore 452001	N/A
City	Bhopal	N/A
State	MP	N/A
Country	India	N/A
Contact No	09907887790	N/A
Email	Abc@sampleemail.com	N/A

Managing your financial affairs properly requires a clear understanding of your sources of income and expenditures. This can help you to assess your ability to save & invest, critically assess your present standard of living, understand if you are living within or beyond your means and highlight problem areas, if any.

Earnings

Mr. Abhishek Pal's	Rs. 60000
Mr. Nandini Pal's	Rs. 30000
Other/Rental Income	Rs. 10000
Total Income	Rs. 100000

Expenses

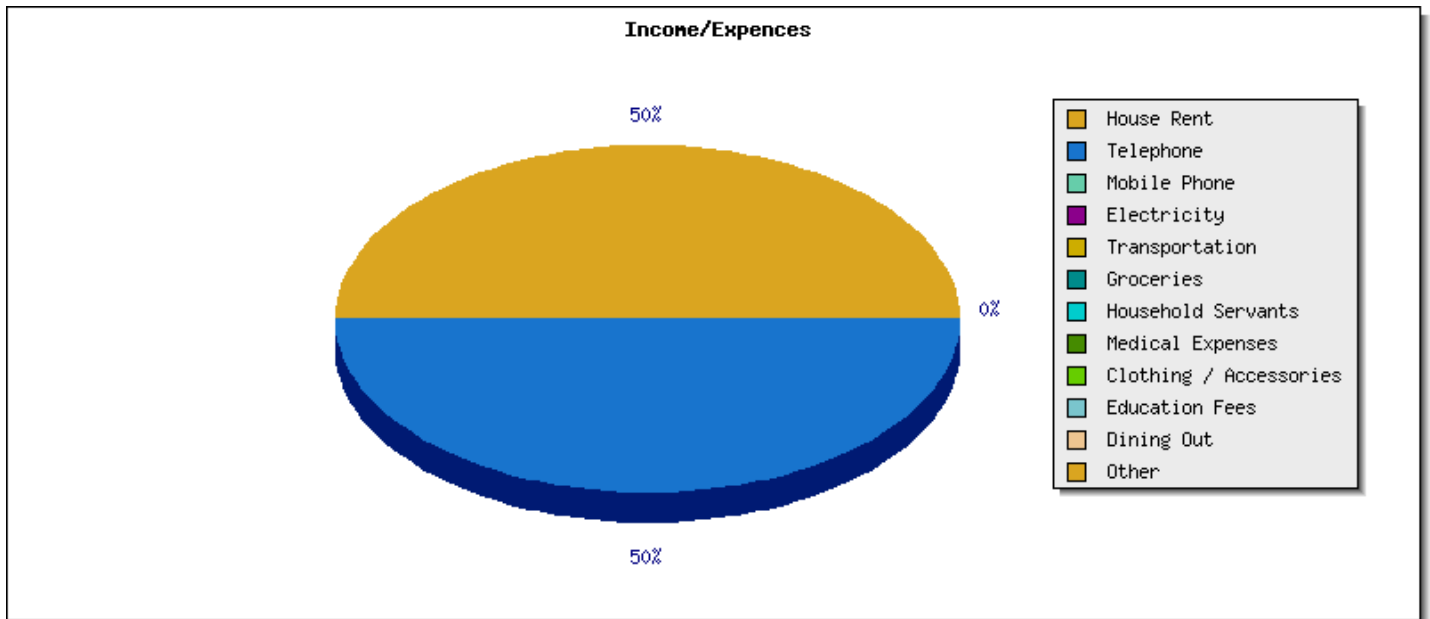
House Hold Expenses	
House Rent	10000
Telephone	10000
Mobile Phones	0
Electricity	0
Transportation	0
Groceries	0
Household Servants	0
Medical Expenses	0
Clothing & Accessories	0
Educational Fees	0
Dining Out	0
Other Expenses	0
Total	Rs 20000

Other Expenses	
Insurance Premiums *	833.33
House Loan EMI	10000
Car Loan EMI	0
Personal Loan EMI	0
Loan Others	0
Credit Card Payment	0
Total other Expenses	10833.33
Total Household Expenses	20000
Grand Total	Rs 30833.33

* On Monthly Basis

Monthly Surplus / Deficit

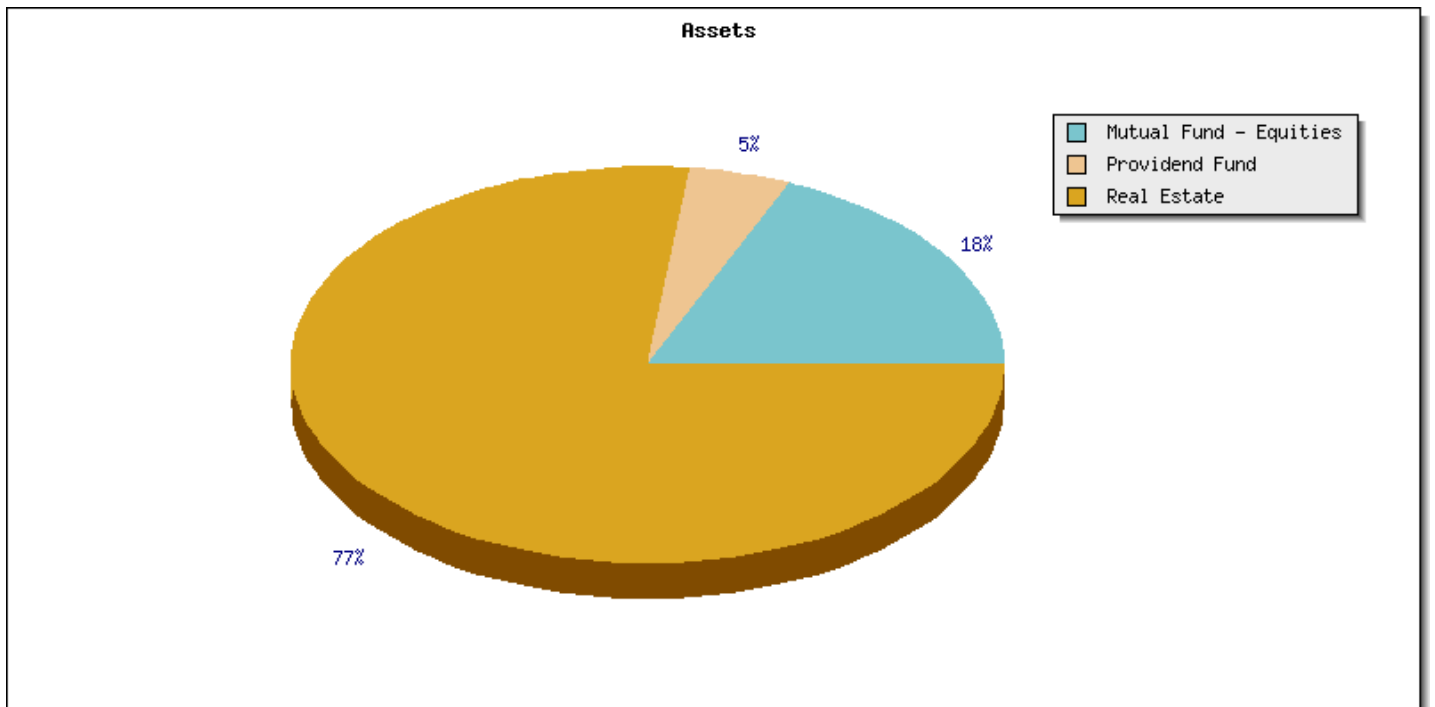
Surplus Per Month	Rs 69166.67
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Assets Liability & Networkh

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Particulars	Invested Amount	Current Value	Rate of Interest	Type	Category	Return Type	Return Efficiency	Liquidity Level
Mutual Fund - Equities	100000	1200000	15 %	Equity	Liquid	Variable	High	High
Providend Fund	N/A	300000	8 %	Debt	Illiquid	Fixed	Moderate	Low
Real Estate	N/A	5000000	15 %	Debt	Illiquid	Variable	High	Low
Total	100000	6500000						



Liabilities

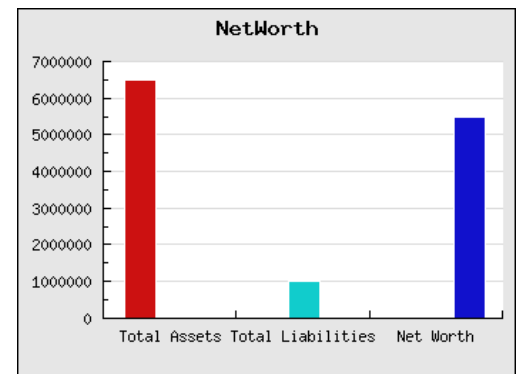
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Liability	Final Installment on Date	EMI	Rate of Loan	Amount Outstanding	Liability Holder
House Loan	10-05-2020	10000	8.00 %	1000000	Self
Total	Rs	10000	/ Month	1000000	

Current Net Worth

The difference between what you own and what you owe is your net worth. Monitoring the net worth helps in tracking progress towards a specific financial goal.

Description	Amount
Assets	Rs. 6500000
Liabilities	Rs. 1000000
Net worth	Rs. 5500000

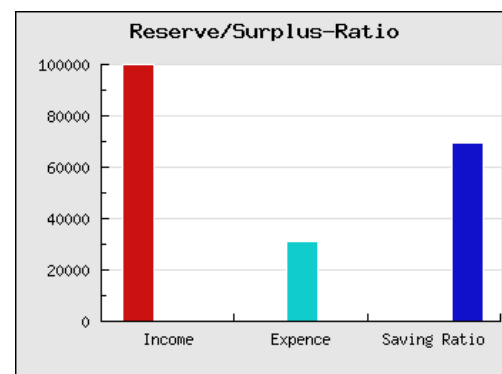


Financial Ratios

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Reserve/Surplus Ratio

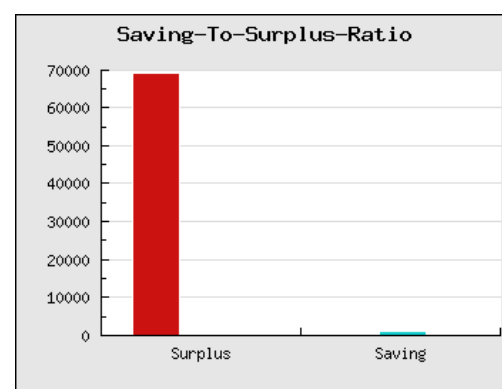
The Reserve/Surplus Ratio is the proportion of income which is in surplus. Any ratio above 25 considered as good to achieve financial goals.



Income	Rs	100000
Expenses	Rs	30833.33
Reserve/Surplus Ratio		69.17

Saving To Surplus Ratio

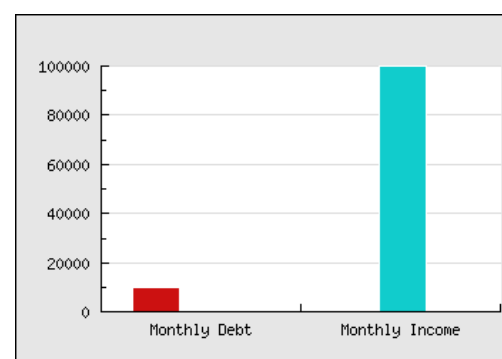
The Saving To Surplus Ratio is the proportion of Monthly Saving on Reserve/Surplus Ratio.



Income	Rs	100000
Expenses	Rs	30833.33
Surplus Amount	Rs	69166.67
Monthly Saving	Rs.	1000
Saving to Surplus Ratio		1.45

Debt To Income Ratio

The higher this ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time accessing other forms of financing.

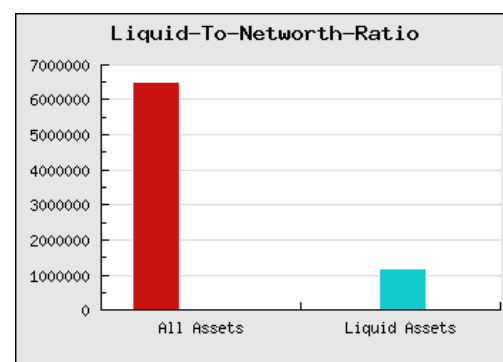


Total Monthly Debt	Rs	10000
Total Monthly Income	Rs	100000
Debt to Income Ratio		0.1

Liquid To Net Worth Ratio

Your liquid net worth defines the amount of your net asset worth that you can convert to cash easily. The first step to determining your liquid net worth is to calculate your net worth and then determine how much of your net asset worth is liquid. You do this by subtracting the total liabilities from the total assets and then determining how much of that amount the individual is willing and able to convert to cash readily.

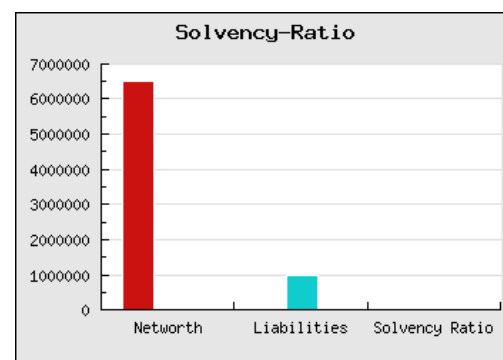
Networth	Rs	6500000
Liquid Network	Rs	1200000
Liquid To Networth Ratio		0.18



Solvency Ratio

Solvency Ratio is a measure of your ability to pay-off all your loans by selling your assets (provided they are convertible to cash). A ratio of 1.5 or more is good as it shows your debts are under control vis-a-vis your assets. However anything below 1 should be taken seriously and you must take steps to reduce debt.

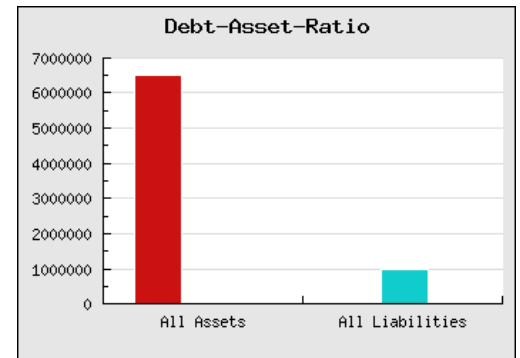
Networth	Rs	6500000
Liabilities	Rs	1000000
Solvency Ratio		6.5



Debt Asset Ratio (Total Debt Assets to Total Assets Ratio)

The higher this ratio, the more burden there is on the individual to make payments on his or her debts. If the ratio is too high, the individual will have a hard time accessing other forms of financing.

All Assets	Rs	6500000
All Liabilities	Rs	1000000
Debt Asset Ratio		0.15

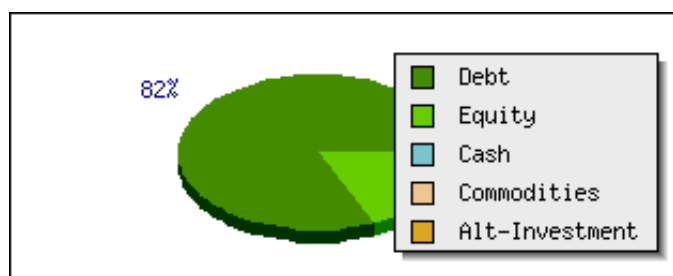


Existing Financial Asset Allocation

Asset Allocation is a tool designed to maximize the return on your portfolio while minimizing risk. It involves structuring a diversified portfolio from three broad asset classes Equity, Debt and Cash. To reach on your ideal asset allocation it's important to know where you are currently standing.

Asset	Share
Debt Assets	81.54 %
Equity Assets	18.46 %
Cash Assets	0 %
Commodities Assets	0 %
Alt Investment	0 %
Total	100 %

Asset	Amount
Debt Investments	Rs 5300000
Equity Investments	Rs 1200000
Cash Investments	Rs 0
Commodities	Rs 0
Alt Investment	Rs 0
Total	Rs 6500000



Return Efficiency Level

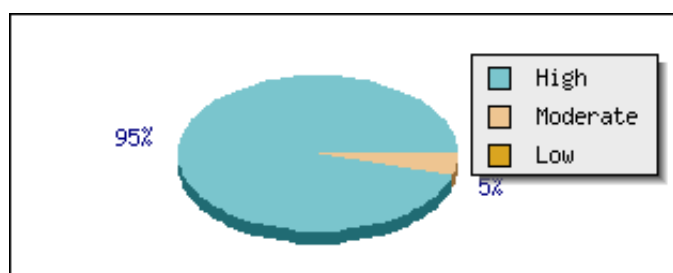
Return efficiency analysis show the return potential of current asset allocation, which can fine tune based on your income and growth needs and your risk tolerance.

Return Efficiency Level	Share
High Return Investment	95.38 %
Moderate Return Investment	4.62 %
Low Return Investment	0 %
Total	100 %

Expected Return Delivery

This analysis interpret the aggregate expectation of returns on each return efficiency level, which will be helpful in doing changes to find right asset mix to achieve goals.

Expected Return Delivery	Amount	Share
High Investment Aggregate	6200000	15 %
Moderate Investment Aggregate	300000	8 %
Low Investment Aggregate	0	0 %
Total	6500000	14.68 %

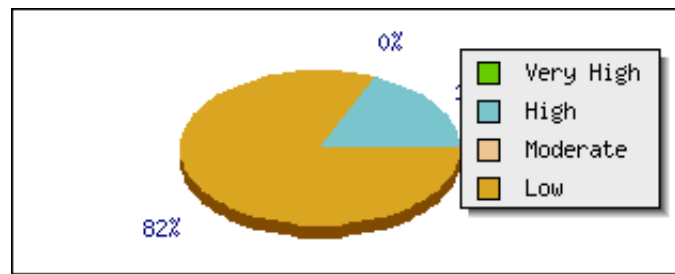


Asset Liquidity Level

Asset Liquidity Analysis will show how much liquidity you have and identify the best sources of cash at the time of need.

Asset Liquidity Level	Share
Very High Liquidity	0 %
High Liquidity	18.46 %
Moderate Liquidity	0 %
Low Liquidity	81.54 %
Total	100 %

Asset Liquidity Level	Amount
Very High Liquid Investment	Rs. 0
High Liquid Investment	Rs. 1200000
Moderate Liquid Investment	Rs. 0
Low Liquid Investment	Rs. 5300000
Total	Rs. 6500000



Company Name	Type of Policy	Policy Holder	Premium Frequency	Premium	Yearly Premium	Sum Assured	Start Date	Maturity Date
SBI LIFE	Term	Abhishek pal	Annual	10000	10000	2000000	10-07-2012	10-07-2022
Total					Rs. 10000	2000000		

Life Insurance Cover and Expenses, Outstanding Loan, Goal Protection Analysis

Your Insurance Need To Cover Expenses of Family/Dependents	5624999.5
Your Current Insurance Coverage	2000000
Your Additional Need of Life Insurance	3624999.5

Your Spouse's Insurance Need To Cover Expenses of Family/Dependents	0
Your Spouse's Current Insurance Coverage	0
Your Spouse's Additional Need of Life Insurance	Insured Adequately

Mr. Abhishek Pal You are under insured by **Rs.3624999.5** and Your spouse is adequately insured at this time. Expenses protection has been calculated assuming your total monthly Expenses of **Rs. 20833.33**. Every individual who contributes to his/her family's Expenses needs to ensure that if something fatal were to happen to him/her tomorrow, there are enough assets to take care of the family's living expenses so that the loved ones do not have to go through a financial loss as well. The Expenses protection corpus is calculated after taking into consideration the sum total of your current Expenses and all current liabilities and existing insurance(if any) which is available to cover the family's living needs. Liabilities and Goals are highly recommended to be protected so that incase of any mishappening with you, your family can pay off the outstanding loans with the amount received from the claim and invest that to achieve the Goals which is protected by you. Therefore the amount of outstanding liabilities and selected goals are also included as part of the recommended insurance.

Life Insurance Recommendations For Abhishek Pal

Mr. Abhishek Pal You are under insured by **Rs. 3624999.5**, this amount is important to protect your family's financial security & have a lumpsum to pay off financial obligations and a source of income to meet daily living expenses. To fulfill your Life Insurance need we have selected few plans which suits you requirements whose details are given below :

Health Insurance Cover and Expenses Protection Analysis

Your Health Insurance Need To Protect Expenses of Hospitalization	150000
Your Current Health Insurance Coverage	0
Your Additional Need of Health Insurance	150000

Your Spouse's Health Insurance Need To Protect Expenses of Hospitalization	150000
Your Spouse's Current Health Insurance Coverage	0
Your Spouse's Additional Need of Health Insurance	150000

Mr. Abhishek Pal, You are under insured by **Rs. 150000** and Your spouse is under insured by **Rs. 150000** at this time. Health Insurance has been calculated as per the current medical expenses trends in the hospitals as per your living standards. Insurance against loss by illness or bodily injury. Health insurance provides coverage for medicine, visits to the doctor or emergency room, hospital stays and other medical expenses. Policies differ in what they cover, the size of the deductible and/or co-payment, limits of coverage and the options for treatment available to the policyholder.

Health Insurance Recommendations For Abhishek Pal

Mr. Abhishek Pal you are under insured by **Rs. 150000**, Health Insurance offers protection against the medical expenses due to illness for you, in absence of adequate health insurance cover your hard earned saving may be quickly exhausted. To provide the best available health insurance solution we have recommended following policy which are best as per our research and you needs.

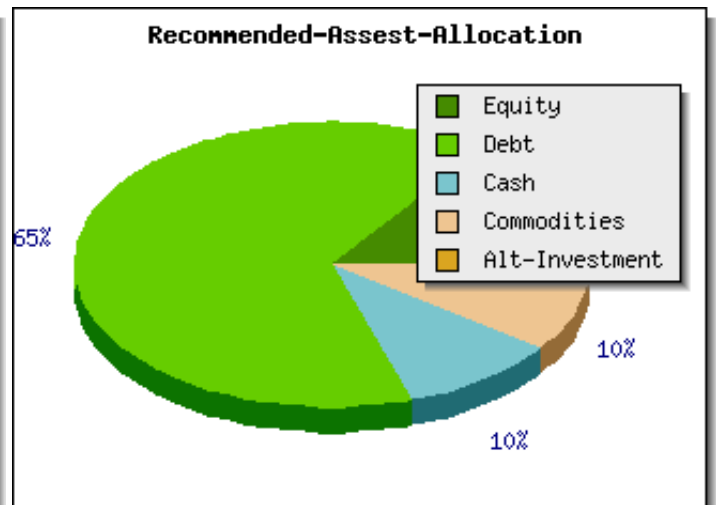
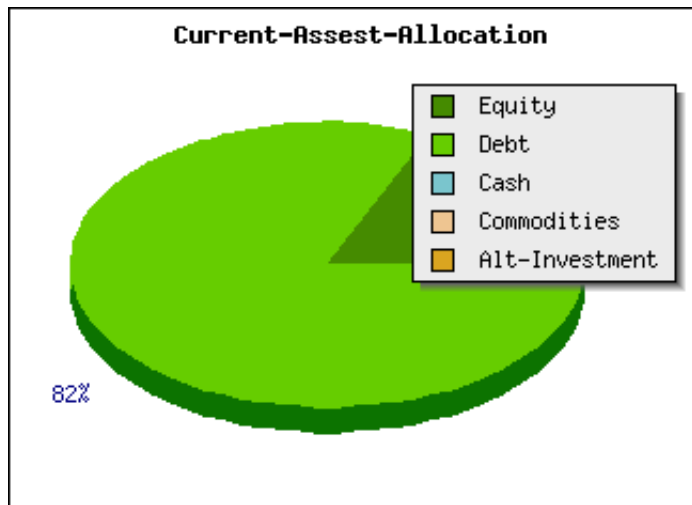
Asset Allocation Recommendations

Prepared By Demo Advisor Desk
Prepared for Mr. Abhishek Pal

Your Asset allocation recommendation is based on your income and growth needs and your risk tolerance. Research has shown that choosing among asset classes has a greater impact on your investment returns than the specific investments you select or how well you time the market. The study, cited below, concluded that asset allocation accounted for 91.6% of a portfolios investment return. Other factors such as investment selection and market timing only accounted for 8.4% of the return.

Research: Brinson, Singer, Beebower, "Determinants of Portfolio Performance II: An Update", Financial Analysts Journal, May-June 1991

Asset Class	Current	Recommended	Buy/Sell Action
Equity	18.46 %	15 %	-3 %
Debt	81.54 %	65 %	-17 %
Cash	0 %	10 %	0 %
Commodities	0 %	10 %	10 %
Alt Investment	0 %	0 %	0 %



Contingency Fund

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Prepared for Mr. Abhishek Pal

You must have a Contingency fund to have ample amount of liquidity in case of unexpected medical expenses, job loss, or other unforeseen events. The amount depends on circumstances like additions to your family, job stability, change in relationship status and other near term financial goals will impact your decisions on the amount you should save. Contingency fund should be invested in short-term investments such as savings, liquid funds or Bank Flexi-Deposits.

Contingency Fund For You

Monthly Living Expenses	Rs. 20000
Months Covered For Contingency Fund	5 Months
Total Required Contingency Fund	Rs. 100000

Amit's Education Planning



Your children will need high levels of training and education to secure employment in a world that is becoming increasingly competitive and technology driven. This page summarizes the education plans for your children and how much you should invest on a monthly basis in order to meet their Education funding needs.

Goal Year	Year 2035
Tenure to Achieve this Goal	19 Years from Now
Current Goal Amount	Rs. 100000
After 19 Years, Goal amount would be	Rs. 450415
Inflation Assumed for this Goal	8%

Amit's Education Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 356
Goal Achievement through Lumpsum Investment	Rs. 27448

* Expected Rate of Return for SIP & Lumpsum Investment is - 15 %

Scheme Name	HDFC Top 200 Fund		
SIP	Amount	Rs. 10000	

Amit's Marriage Planning



Making marriage a special moment & unforgettable celebration is dream of every parent, the concept of marriage is changing in India like theme based traditional wedding or cruise wedding etc, wedding planning includes expenses planning of hotel booking, flight booking, car rentals, wedding preparation etc according to your desired lifestyle.

Goal Year	Year 2038
Tenure to Achieve this Goal	22 Years from Now
Current Goal Amount	Rs. 500000
After 22 Years, Goal amount would be	Rs. 2856177
Inflation Assumed for this Goal	8%

Amit's Marriage Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 1420
Goal Achievement through Lumpsum Investment	Rs. 111900

* Expected Rate of Return for SIP & Lumpsum Investment is - 15 %

Scheme Name	Reliance Growth Fund		
Lumpsum	Amount	Rs. 30000	

Mr. Abhishek Pal's Retirement Planning



An important aspect of your financial plan is to ensure that you are financially secure during your retirement years. In this retirement plan, we compare your income needs to your income sources during retirement to determine if you have enough capital to sustain your desired lifestyle.

Retirement Starts From	Year 2040 at the Age of 61
Retirement Ends On	Year 2059 at the Age of 80
Time Left for Retirement	23 Years From Now
Current Expenses	Monthly Rs. 20000 or Yearly Rs. 240000
At your Retirement, Your Expenses Would be	Monthly Rs. 78688 or Yearly Rs. 944250
Expected Inflation Rate Assumed	6 %
Expected Returns on Retirement Corpus	8 %
Total Corpus Required at Retirement	Rs. 15904381

Mr. Abhishek Pal's Retirement Planning Recommendations

This recommendation is developed keeping in mind your risk profile, your goal and time horizon for meeting this goal. This portfolio recommendation is designed using intelligent investment instrument selection and diversification to protect you from taking more than your desired level of risk.

Goal Achievement through Monthly Savings	Rs. 20188
Goal Achievement through Lumpsum Investment	Rs. 2572178

* Expected Rate of Return for SIP & Lumpsum Investment is - 8 %

Scheme Name	TATA retirement saving		
SIP	Amount	Rs. 20000	

Cash Flow for Entire Retirement Duration

Age	Corpus A	Monthly Expenses B	Annual Expenses C = B X 12	Balance D = A - C	Interest E = D X 8%	Balance + Growth F = D + E
61	15904381	78688	944250	14960131	1196810	16156941
62	16156941	83409	1000905	15156036	1212483	16368519
63	16368519	88413	1060959	15307560	1224605	16532165
64	16532165	93718	1124617	15407548	1232604	16640152
65	16640152	99341	1192094	15448058	1235845	16683903
66	16683903	105302	1263620	15420283	1233623	16653906
67	16653906	111620	1339437	15314469	1225158	16539627
68	16539627	118317	1419803	15119824	1209586	16329410
69	16329410	125416	1504991	14824419	1185954	16010373
70	16010373	132941	1595290	14415083	1153207	15568290
71	15568290	140917	1691007	13877283	1110183	14987466
72	14987466	149372	1792467	13194999	1055600	14250599
73	14250599	158335	1900015	12350584	988047	13338631
74	13338631	167835	2014016	11324615	905969	12230584
75	12230584	177905	2134857	10095727	807658	10903385
76	10903385	188579	2262948	8640437	691235	9331672
77	9331672	199894	2398725	6932947	554636	7487583
78	7487583	211887	2542649	4944934	395595	5340529
79	5340529	224601	2695208	2645321	211626	2856947
80	2856947	238077	2856920	27	2	29

Disclaimer

- Demo Advisor Desk has no control over the accuracy of the information provided by clients.
- Demo Advisor Desk does NOT guarantee the results for your plan, the calculation is as per the data provided by client & necessary assumptions.
- Estimates of income and growth in the plan will be based on assessments of prevailing economic conditions and investment manager performance. However no guarantee of future performance will be given and results may vary from the estimates shown. The figures in the plan include various estimates with respect to taxation and other laws which we believe to be relevant. This service agreement is not enforceable by law and is a document of trust and faith.

Purpose and Nature of this Report

This confidential report has been developed to provide you background information on issues you may want to discuss further as part of your personal financial planning. You may be familiar with some of these subjects. Others may be new to you and may present aspects that you have not yet considered. This financial plan is a general plan based on information you supplied. Where we had no information from you, we made a few general assumptions which may not be suitable for you depending on your own specific needs and circumstances. The usefulness of this analysis will depend on the accuracy and completeness of that information. The results provide:

- An overall view of your present financial position.
- An analysis of your family's future financial needs.
- An examination of the impact of time and potential inflation.
- An evaluation of your goals to see if they are practical and achievable.
- Possible adjustments or changes to help achieve your goals.

This financial analysis will show you how much money you need to save and invest, the rate of return needed to reach your goals, and how much insurance you need, if any. It will also show you how to carry out your course of action. Setting goals, planning, implementing and monitoring, results in a complete program. During the plan delivery session, you may discuss more facts and circumstances relevant to your family's finances that may alter the recommendations made here. I can work with you to tailor this report to your changing situation by making the necessary

adjustments. The overall results you achieve when you carry out some or all of the recommendations contained in this plan. Changes that occur in your financial circumstances as well as in the economy can affect this plan. Information about market values reflects values on the date provided by you. It is important that you keep track of your progress and make changes as needs arise; therefore we recommend annual updates. As with any plan, the final responsibility for any action you take rests with you.

Important

The projections or other information made by Plan Builder about the likelihood of various investment outcomes are hypothetical in nature, and do not reflect actual investment results and are not guarantees of future results.

Privacy

We treat the information gathered during the planning process as strictly confidential and will use any such information only for business purposes you have with me. The information obtained will not be disclosed to any unaffiliated third-party except if such information is required by law or regulatory process or authorized by you in writing