

# Goal Analysis & Tracking Report

Vision Document for Happy & Prosperous Life

Prepared For : ABHISHEK PARIHAR & Family

20,Sep,2018



Prepared By : CARTOR Global



*Financial Engineering & Wealth Creation*

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0181-4616100 | +91-97798 14333 | +91-98886 33033

cartorglobal@gmail.com

**Personal Profile :**

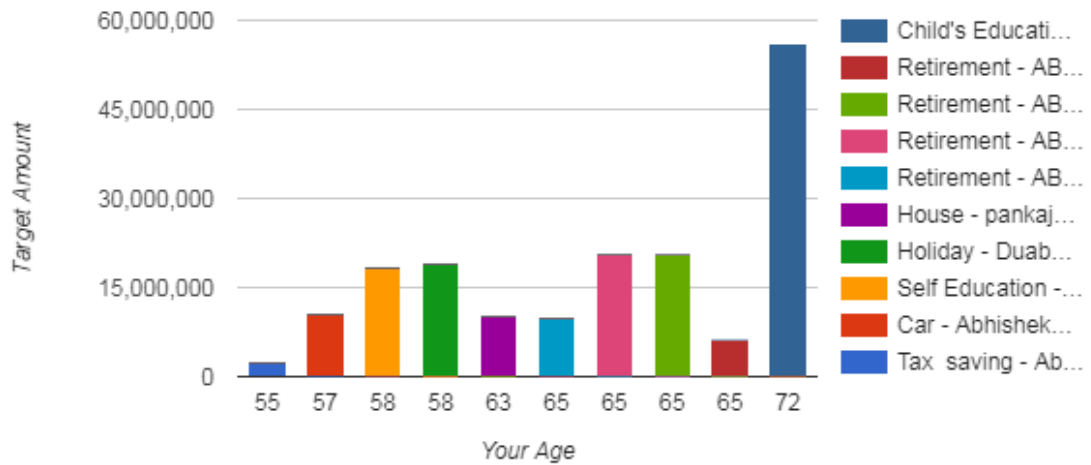
Client Name : ABHISHEK PARIHAR

Date of Birth : 08-02-1965

Present Age : 53 Yrs

**Goal Summary Report**

Goal Priority	Goal Name	Present Cost (Rs.)	Time Left Yrs.	Future Cost (Rs.)	Your Age at Goal Execution
1	Child Education - Priyanka Parihar	15,030,000.00	13	34,752,658.00	66
2	Tax saving - Abhishek parihar	2,000,000.00	2	2,343,319.00	55
3	Self Education - Abhisek Praihar	13,610,000.00	5	18,330,697.00	58
4	Holiday Planning - Duabai Tour with Family	15,440,000.00	5	18,839,734.00	58
5	House Planning - pankaj verma	5,100,000.00	10	10,208,146.00	63
6	Car Planning - Abhishek Parihar Audi	8,070,000.00	4	10,444,375.00	57
7	Retirement - ABHISHEK PARIHAR	63,250.00	12	9,713,008.00	65
8	Retirement - ABHISHEK PARIHAR	63,250.00	12	20,478,264.00	65
9	Retirement - ABHISHEK PARIHAR	63,250.00	12	20,478,264.00	65
13	Retirement - ABHISHEK PARIHAR	63,250.00	12	6,133,238.00	65
		59,503,000.00		151,721,703.00	

**Age Wise Goal Time Line**

## Mapped Existing Investments

Here some existing investments are mapped with particular goal. These investments would grow at a certain rate during the time till execution of the goal. The future value projection of these mapped investments are assumed at a certain rate to meet the goal amount in future. In case your existing investments are more than needed, you will find a positive figure in 'Short fall in goal achievement' column, representing the surplus fund remaining beyond the required future cost.

Goal Priority	Goal Name	Time Left Yrs.	Future Cost (Rs.)	Mapped Existing Investments				ShortFall /SurPlus in Goal Achievement (Rs.)
				Existing SIP	Existing LumpSum	Expected Return	Future Value Projection	
1	Child Education - Priyanka Parihar	13	34,752,658.00	0.00	2,487,340.48	15%	16,870,063.52	-17,882,594.48
2	Tax saving - Abhishek parihar	2	2,343,319.00	0.00	539,956.40	13%	697,395.56	-1,645,923.44
3	Self Education - Abhishek Praihar	5	18,330,697.00	0.00	328,597.80	9%	512,779.89	-17,817,917.11
4	Holiday Planning - Duabai Tour with Family	5	18,839,734.00	0.00	324,215.35	21%	902,143.58	-17,937,590.42
5	House Planning - pankaj verma	10	10,208,146.00	0.00	2,049,406.60	13%	7,365,980.14	-2,842,165.86
6	Car Planning - Abhishek Parihar Audi	4	10,444,375.00	0.00	737,349.90	14%	1,278,554.43	-9,165,820.57
7	Retirement - ABHISHEK PARIHAR	12	9,713,008.00	0.00	321,671.95	8%	832,187.98	-8,880,820.02
8	Retirement - ABHISHEK PARIHAR	12	20,478,264.00	0.00	0.00	8%	0.00	-20,478,264.00
9	Retirement - ABHISHEK PARIHAR	12	20,478,264.00	0.00	0.00	8%	0.00	-20,478,264.00
13	Retirement - ABHISHEK PARIHAR	12	6,133,238.00	0.00	0.00	8%	0.00	-6,133,238.00
			151,721,703.00	0.00	6,788,538.48		28,459,105.10	-123,262,597.90

\*Future Cost Is Inflation Adjusted Cost. \*\*Future Value Projection Calculated At Expected Rate Of Return.

## Strategy to Meet Shortfall

Following Goals Target Amount have Short Fall even after adjusting the Future Value of Mapped Existing Investments, Planned Investments are the Additional Investment Planned to Achieve these Goals Target and Unplanned Investments are the Amount still due to Plan, we Suggest to Make Provisions to Plan more Investments to Meet Goal Target.

Goal Priority	Goal Name	Time Left Execution (Yrs.)	Your Age at Time of Goal Execution	Short Fall in Goal Achievement (Rs.)	Planned Investment		UnPlanned Investment	
					Monthly (Rs.)	One Time (Rs.)	Monthly (Rs.)	One Time (Rs.)
1	Child Education - Priyanka Parihar	13	66	-17,882,594.48	37,500.00	0.00	218.47	15,272.02
2	Tax saving - Abhishek parihar	2	55	-1,645,923.44	25,000.00	750,000.00	0.00	0.00
3	Self Education - Abhishek Praihar	5	58	-17,817,917.11	5,000.00	0.00	233,163.24	11,333,535.35
4	Holiday Planning - Duabai Tour with Family	5	58	-17,937,590.42	100,000,000.00	0.00	0.00	0.00
5	House Planning - pankaj verma	10	63	-2,842,165.86	35,000.00	0.00	0.00	0.00

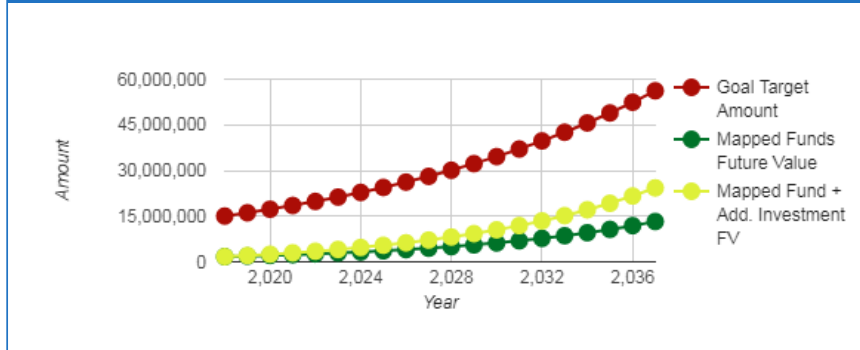
Goal Priority	Goal Name	Time Left Execution (Yrs.)	Your Age at Time of Goal Execution	Short Fall in Goal Achievement (Rs.)	Planned Investment		UnPlanned Investment	
					Monthly (Rs.)	One Time (Rs.)	Monthly (Rs.)	One Time (Rs.)
6	Car Planning - Abhishek Parihar Audi	4	57	-9,165,820.57	0.00	0.00	142,380.68	5,285,982.91
7	Retirement - ABHISHEK PARIHAR	12	65	-8,880,820.02	5,000.00	0.00	34,480.52	3,215,087.61
8	Retirement - ABHISHEK PARIHAR	12	65	-20,478,264.00	0.00	0.00	84,891.84	7,915,619.19
9	Retirement - ABHISHEK PARIHAR	12	65	-20,478,264.00	0.00	0.00	84,891.84	7,915,619.19
10	Retirement - ABHISHEK PARIHAR	12	65	-6,133,238.00	0.00	0.00	25,425.10	2,370,727.15
				-123,262,597.90	100,107,500.00	750,000.00	605,451.69	38,051,843.42

## Child Education - For Priyanka

Parihar

Current Age - 6 Years	Age of Goal - 19 Years
Current Cost - 15,030,000.00	Future Cost - 34,752,658.00

### Priyanka Parihar's Education Exp.



### Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
34,752,658.00	2,487,340.48	7.16%

### Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
15%	10.62%	13	16,870,063.52	-17,882,594.48	37,718.48	2,636,629.14

Target Amount	Rs. 34,752,658.00
Projected Amount	Rs. 16,870,063.52 (48.54%)
ShortFall	Rs. 17,882,594.48 ( 51.46% )

### Additional Investment Planned to Achieve this Goal

Child Education - Priyanka Parihar		ShortFall -17,882,594.48	SIP Required 37,718.48	LumpSum Required 2,636,629.14		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Birla Sun Life	SIP	10,000.00	13.00	4,741,070.39	27-09-2018
2	Icici	SIP	10,000.00	13.00	4,741,070.39	27-09-2018
3	Hdfc	SIP	10,000.00	13.00	4,741,070.39	27-09-2018
4	Birla	SIP	7,500.00	13.00	3,555,802.79	27-09-2018
Total : SIP : Rs.37,500.00 & lumpSum : Rs.0.00					17,779,013.96	

Unplanned Investment SIP: Rs. 218.47 OR Lumpsum: Rs. 15,272.02

### Asset Mapped with this Goal

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
1	Abhishek Parihar	Aditya Birla Sun Life Tax Relief '96 - Growth Option	1017559190	Non SIP	35.00%	0.00	24,916.15	19.37%
2	Abhishek Parihar	Hdfc Tax saver-growth Plan	10476290/03	Non SIP	50.00%	0.00	20,791.50	21.78%
3	Abhishek Parihar	Hdfc Top 100 Fund - Growth Option	10569084/11	Non SIP	40.00%	0.00	55,327.20	15.93%
4	Abhishek Parihar	Idbi Equity Advantage Fund - Growth Regular	3102259245	Non SIP	27.00%	0.00	9,760.77	13.72%

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
5	Abhishek Parihar	Dsp Blackrock Tax Saver Fund - Regular Plan - Growth	3331685/19	Non SIP	25.00%	0.00	18,033.75	16.90%
6	Abhishek Parihar	Icici Prudential Large & Mid Cap Fund - Growth	8202527/58	Non SIP	75.00%	0.00	594,909.00	13.12%
7	Abhishek Parihar	Icici Prudential Multicap Fund - Growth	8202527/58	Non SIP	30.00%	0.00	157,906.80	16.42%
8	Abhishek Parihar	Icici Prudential Focused Equity Fund - Growth	8202527/58	Non SIP	83.00%	0.00	448,589.27	15.33%
9	Abhishek Parihar	Icici Prudential Floating Interest Fund - Growth	8202527/58	Non SIP	93.00%	0.00	983,208.09	5.53%
10	Abhishek Parihar	Icici Prudential Liquid Fund - Growth	8202527/58	Non SIP	65.00%	0.00	151,124.35	6.89%
11	Abhishek Parihar	Icici Prudential Long Term Equity Fund (tax Saving) - Growth	8210477/70	Non SIP	5.00%	0.00	1,472.00	11.87%
12	Abhishek Parihar	Axis Long Term Equity Fund - Growth	91023008102	Non SIP	7.00%	0.00	2,245.60	18.49%
13	Abhishek Parihar	Axis Long Term Equity Fund - Growth	91023078684	Non SIP	50.00%	0.00	19,056.00	17.93%
						0.00	2,487,340.48	

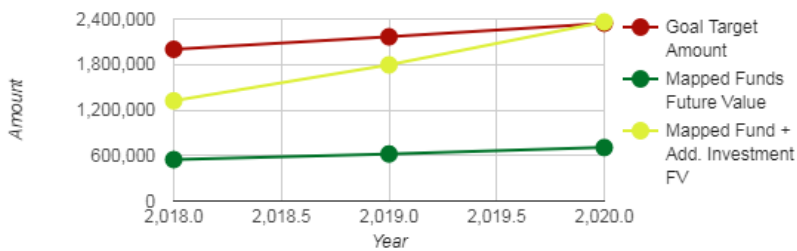
## Tax saving - For Abhishek parihar

Goal year - 2020

Current Cost -  
2,000,000.00

Future Cost -  
2,343,319.00

### Abhishek parihar 's Tax saving Exp.



### Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
2,343,319.00	539,956.40	23.04%

### Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
13%	9.9%	2	697,395.56	-1,645,923.44	59,860.62	1,274,351.24

Target Amount	Rs. 2,343,319.00
Projected Amount	Rs. 697,395.56 (29.76%)
ShortFall	Rs. 1,645,923.44 ( 70.24% )

### Additional Investment Planned to Achieve this Goal

Tax saving - Abhishek parihar		ShortFall -1,645,923.44	SIP Required 59,860.62	LumpSum Required 1,274,351.24		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Icici	SIP	25,000.00	2.00	687,398.30	25-10-2018
2	Hdfc	LumpSum	750,000.00	2.00	968,683.15	25-10-2018
Total : SIP : Rs.25,000.00 & lumpSum : Rs.750,000.00					1,656,081.45	

Unplanned Investment SIP: Rs. 0.00 OR Lumpsum: Rs. 0.00

### Asset Mapped with this Goal

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
1	Abhishek Parihar	Aditya Birla Sun Life Tax Relief '96 - Growth Option	1017559190	Non SIP	10.00%	0.00	7,118.90	19.37%
2	Abhishek Parihar	Hdfc Equity Fund - Growth Option	10569084/11	Non SIP	5.00%	0.00	7,070.20	15.67%
3	Abhishek Parihar	Hdfc Top 100 Fund - Growth Option	10569084/11	Non SIP	10.00%	0.00	13,831.80	15.93%
4	Abhishek Parihar	Hdfc Mid-cap Opportunities Fund - Growth Option	10569084/11	Non SIP	10.00%	0.00	65,067.90	16.35%
5	Abhishek Parihar	Canara Robeco Short Duration Fund - Regular Plan - Growth	12310034045	Non SIP	10.00%	0.00	260,935.60	4.46%
6	Abhishek Parihar	Hdfc Prudence Fund - Growth Option	7200411/85	Non SIP	10.00%	0.00	8,186.10	12.49%

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
7	Abhishek Parihar	Icici Prudential Large & Mid Cap Fund - Growth	8202527/58	Non SIP	10.00%	0.00	79,321.20	13.12%
8	Abhishek Parihar	Icici Prudential Multicap Fund - Growth	8202527/58	Non SIP	5.00%	0.00	26,317.80	16.42%
9	Abhishek Parihar	Icici Prudential Focused Equity Fund - Growth	8202527/58	Non SIP	10.00%	0.00	54,046.90	15.33%
10	Abhishek Parihar	Icici Prudential Long Term Equity Fund (tax Saving) - Growth	8210477/70	Non SIP	45.00%	0.00	13,248.00	11.87%
11	Abhishek Parihar	Axis Long Term Equity Fund - Growth	91023008102	Non SIP	15.00%	0.00	4,812.00	18.49%
						0.00	539,956.40	



## Self Education - For Abhishek

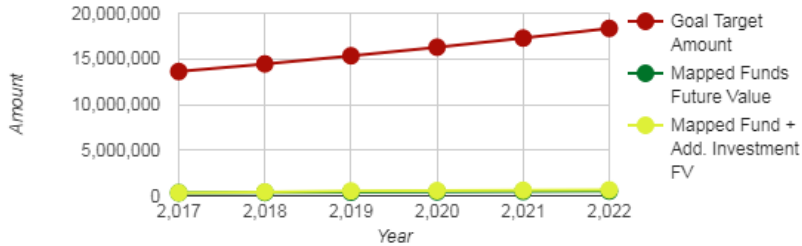
### Praihar

Goal year - 2023

Current Cost -  
13,610,000.00

Future Cost -  
18,330,697.00

### Abhishek Praihar 's Education Exp.



### Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
18,330,697.00	328,597.80	1.79%

### Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
9%	6.96%	5	512,779.89	-17,817,917.11	234,901.22	11,418,014.78

Target Amount	Rs. 18,330,697.00
Projected Amount	Rs. 512,779.89 (2.8%)
ShortFall	Rs. 17,817,917.11 ( 97.2% )

### Additional Investment Planned to Achieve this Goal

Self Education - Abhishek Praihar		ShortFall -17,817,917.11	SIP Required 234,901.22	LumpSum Required 11,418,014.78		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Sbi	SIP	5,000.00	2.00	131,830.92	20-08-2018
Total : SIP : Rs.5,000.00 & lumpSum : Rs.0.00					131,830.92	

Unplanned Investment SIP: Rs. 233,163.24 OR Lumpsum: Rs. 11,333,535.35

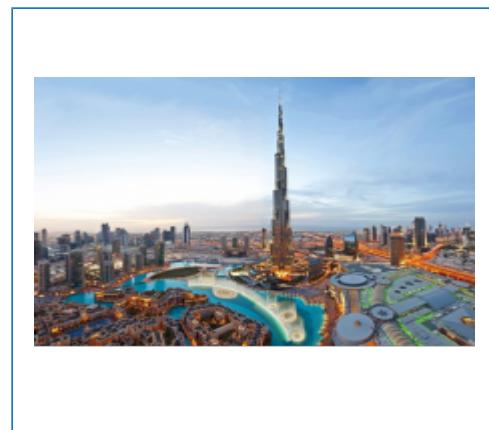
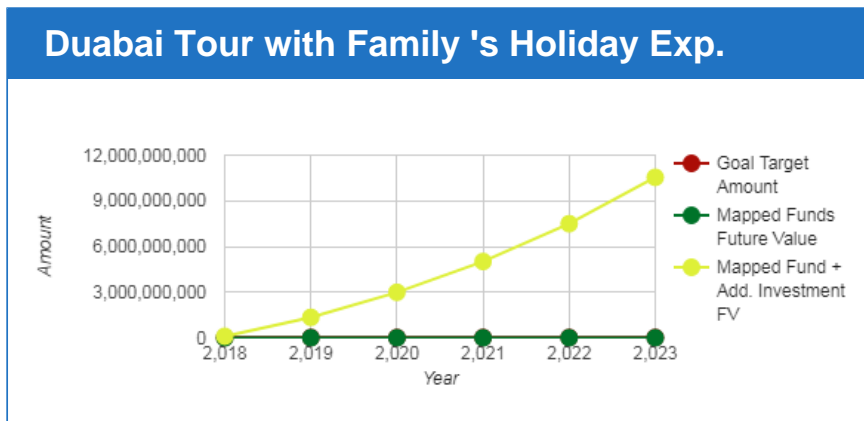
### Asset Mapped with this Goal

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
1	Abhishek Parihar	Aditya Birla Sun Life Tax Relief '96 - Growth Option	1017572773	Non SIP	20.00%	0.00	16,894.80	18.86%
2	Abhishek Parihar	Hdfc Equity Fund - Growth Option	10569084/11	Non SIP	10.00%	0.00	14,140.40	15.67%
3	Abhishek Parihar	Hdfc Mid-cap Opportunities Fund - Growth Option	10569084/11	Non SIP	5.00%	0.00	32,533.95	16.35%
4	Abhishek Parihar	Canara Robeco Short Duration Fund - Regular Plan - Growth	12310034045	Non SIP	10.00%	0.00	260,935.60	4.46%
5	Abhishek Parihar	Hdfc Prudence Fund - Growth Option	7200411/85	Non SIP	5.00%	0.00	4,093.05	12.49%
						0.00	328,597.80	



# Holiday Planning - For Dubai Tour with Family

Goal year - 2023	
Current Cost - 15,440,000.00	Future Cost - 18,839,734.00



## Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
18,839,734.00	324,215.35	1.72%

## Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
21%	12.91%	5	902,143.58	-17,937,590.42	170,178.61	6,446,470.70

Target Amount	Rs. 18,839,734.00
Projected Amount	Rs. 902,143.58 (4.79%)
ShortFall	Rs. 17,937,590.42 ( 95.21% )

## Additional Investment Planned to Achieve this Goal

Holiday Planning - Dubai Tour with Family		ShortFall -17,937,590.42	SIP Required 170,178.61	LumpSum Required 6,446,470.70		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Kgfjohodih	SIP	100,000,000.00	7.00	18,863,224,068.81	30-06-2018
Total : SIP : Rs.100,000,000.00 & lumpSum : Rs.0.00					18,863,224,068.81	

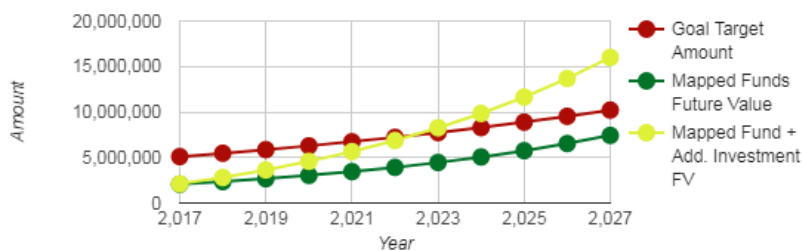
Unplanned Investment SIP: Rs. 0.00 OR Lumpsum: Rs. 0.00

## Asset Mapped with this Goal

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
1	Abhishek Parihar	Hdfc Tax saver-growth Plan	10476290/03	Non SIP	7.00%	0.00	2,910.81	21.78%
2	Abhishek Parihar	Hdfc Equity Fund - Growth Option	10569084/11	Non SIP	10.00%	0.00	14,140.40	15.67%
3	Abhishek Parihar	Hdfc Tax saver-growth Plan	10569084/11	Non SIP	5.00%	0.00	1,555.60	12.48%
4	Abhishek Parihar	Hdfc Mid-cap Opportunities Fund - Growth Option	10569084/11	Non SIP	10.00%	0.00	65,067.90	16.35%
5	Abhishek Parihar	Hdfc Tax saver-growth Plan	10580419/53	Non SIP	20.00%	0.00	14,646.00	15.20%

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
6	Abhishek Parihar	Dsp Blackrock Tax Saver Fund - Regular Plan - Growth	3331685/19	Non SIP	5.00%	0.00	3,606.75	16.90%
7	Abhishek Parihar	Hdfc Prudence Fund - Growth Option	7200411/85	Non SIP	5.00%	0.00	4,093.05	12.49%
8	Abhishek Parihar	Icici Prudential Large & Mid Cap Fund - Growth	8202527/58	Non SIP	7.00%	0.00	55,524.84	13.12%
9	Abhishek Parihar	Icici Prudential Multicap Fund - Growth	8202527/58	Non SIP	12.00%	0.00	63,162.72	16.42%
10	Abhishek Parihar	Icici Prudential Focused Equity Fund - Growth	8202527/58	Non SIP	2.00%	0.00	10,809.38	15.33%
11	Abhishek Parihar	Icici Prudential Floating Interest Fund - Growth	8202527/58	Non SIP	5.00%	0.00	52,860.65	5.53%
12	Abhishek Parihar	Icici Prudential Liquid Fund - Growth	8202527/58	Non SIP	15.00%	0.00	34,874.85	6.89%
13	Abhishek Parihar	Axis Long Term Equity Fund - Growth	91023008102	Non SIP	3.00%	0.00	962.40	18.49%
						0.00	324,215.35	

### pankaj verma's House Exp.



## Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
10,208,146.00	2,049,406.60	20.08%

## Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
13%	8.07%	10	7,365,980.14	-2,842,165.86	11,618.00	790,764.21

Target Amount	Rs. 10,208,146.00
Projected Amount	Rs. 7,365,980.14 (72.16%)
ShortFall	Rs. 2,842,165.86 ( 27.84% )

## Additional Investment Planned to Achieve this Goal

House Planning - pankaj verma		ShortFall -2,842,165.86	SIP Required 11,618.00	LumpSum Required 790,764.21		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Icici Long Term	SIP	15,000.00	10.00	3,669,520.70	28-09-2018
2	Birla Sun Life Quirly	SIP	20,000.00	10.00	4,892,694.26	28-09-2018
Total : SIP : Rs.35,000.00 & lumpSum : Rs.0.00					8,562,214.96	

Unplanned Investment SIP: Rs. 0.00 OR Lumpsum: Rs. 0.00

## Asset Mapped with this Goal

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
1	Abhishek Parihar	Aditya Birla Sun Life Tax Relief '96 - Growth Option	1017559190	Non SIP	40.00%	0.00	28,475.60	19.37%
2	Abhishek Parihar	Aditya Birla Sun Life Tax Relief '96 - Growth Option	1017572773	Non SIP	60.00%	0.00	50,684.40	18.86%
3	Abhishek Parihar	Hdfc Equity Fund - Growth Option	10569084/11	Non SIP	70.00%	0.00	98,982.80	15.67%
4	Abhishek Parihar	Hdfc Tax saver-growth Plan	10569084/11	Non SIP	50.00%	0.00	15,556.00	12.48%
5	Abhishek Parihar	Hdfc Mid-cap Opportunities Fund - Growth Option	10569084/11	Non SIP	50.00%	0.00	325,339.50	16.35%
6	Abhishek Parihar	Canara Robeco Short Duration Fund - Regular Plan - Growth	12310034045	Non SIP	55.00%	0.00	1,435,145.80	4.46%

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
7	Abhishek Parihar	Canara Robeco Equity Tax saver Fund - Regular Plan - Growth	12310034065	Non SIP	50.00%	0.00	6,131.00	14.95%
8	Abhishek Parihar	Dsp Blackrock Tax Saver Fund - Regular Plan - Growth	3331685/19	Non SIP	50.00%	0.00	36,067.50	16.90%
9	Abhishek Parihar	Hdfc Prudence Fund - Growth Option	7200411/85	Non SIP	20.00%	0.00	0.00	12.49%
10	Abhishek Parihar	Icici Prudential Long Term Equity Fund (tax Saving) - Growth	8210477/70	Non SIP	50.00%	0.00	14,720.00	11.87%
11	Abhishek Parihar	Axis Long Term Equity Fund - Growth	91023008102	Non SIP	60.00%	0.00	19,248.00	18.49%
12	Abhishek Parihar	Axis Long Term Equity Fund - Growth	91023078684	Non SIP	50.00%	0.00	19,056.00	17.93%
						0.00	2,049,406.60	

## Car Planning - For Abhishek

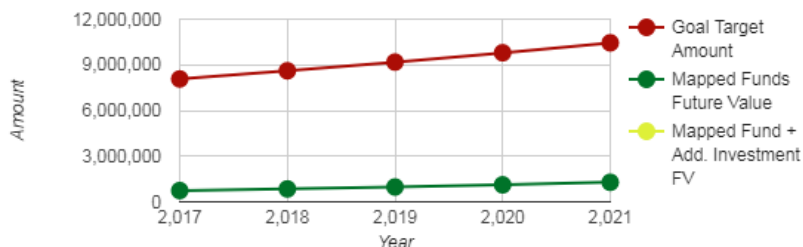
### Parihar Audi

Goal year - 2022

Current Cost -  
8,070,000.00

Future Cost -  
10,444,375.00

### Abhishek Parihar Audi 's Car Exp.



### Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
10,444,375.00	737,349.90	7.06%

### Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
14%	5.79%	4	1,278,554.43	-9,165,820.57	142,380.68	5,285,982.91

Target Amount	Rs. 10,444,375.00
Projected Amount	Rs. 1,278,554.43 (12.24%)
ShortFall	Rs. 9,165,820.57 ( 87.76% )

### Additional Investment Planned to Achieve this Goal

Car Planning - Abhishek Parihar Audi		ShortFall -9,165,820.57	SIP Required 142,380.68	LumpSum Required 5,285,982.91		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total : SIP : Rs.0.00 & lumpSum : Rs.0.00					0.00	

Unplanned Investment SIP: Rs. 142,380.68 OR Lumpsum: Rs. 5,285,982.91

### Asset Mapped with this Goal

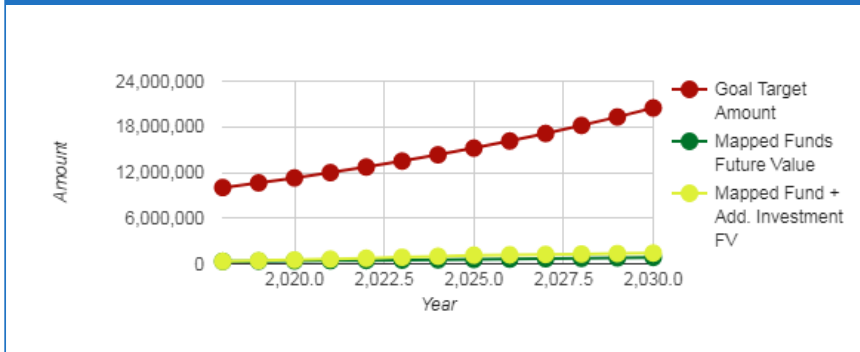
S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
1	Abhishek Parihar	Aditya Birla Sun Life Tax Relief '96 - Growth Option	1017559190	Non SIP	15.00%	0.00	10,678.35	19.37%
2	Abhishek Parihar	Hdfc Top 100 Fund - Growth Option	10569084/11	Non SIP	30.00%	0.00	41,495.40	15.93%
3	Abhishek Parihar	Canara Robeco Short Duration Fund - Regular Plan - Growth	12310034045	Non SIP	25.00%	0.00	652,339.00	4.46%
4	Abhishek Parihar	Canara Robeco Equity Taxsaver Fund - Regular Plan - Growth	12310034065	Non SIP	50.00%	0.00	6,131.00	14.95%

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
5	Abhishek Parihar	Dsp Blackrock Tax Saver Fund - Regular Plan - Growth	3331685/19	Non SIP	20.00%	0.00	14,427.00	16.90%
6	Abhishek Parihar	Hdfc Prudence Fund - Growth Option	7200411/85	Non SIP	15.00%	0.00	12,279.15	12.49%
						0.00	737,349.90	



Current Age - 53 Years	Age of Goal - 65 Years
Current Expenses - 63,250.00	Future Expenses - 61,304.00

### ABHISHEK PARIHAR's Retirement Exp.



### Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
9,713,008.00	321,671.95	3.31%

### Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
8%	13.23%	12	832,187.98	-8,880,820.02	36,815.09	3,432,770.93

Target Amount	Rs. 9,713,008.00
Projected Amount	Rs. 832,187.98 (8.57%)
ShortFall	Rs. 8,880,820.02 ( 91.43% )

### Additional Investment Planned to Achieve this Goal

Retirement - ABHISHEK PARIHAR		ShortFall -8,880,820.02	SIP Required 36,815.09	LumpSum Required 3,432,770.93		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Hdfc Growth	SIP	5,000.00	7.00	563,162.09	03-05-2018
Total : SIP : Rs.5,000.00 & lumpSum : Rs.0.00					563,162.09	

Unplanned Investment SIP: Rs. 34,480.52 OR Lumpsum: Rs. 3,215,087.61

### Asset Mapped with this Goal

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
1	Abhishek Parihar	Hdfc Tax saver-growth Plan	10476290/03	Non SIP	7.00%	0.00	2,910.81	21.78%
2	Abhishek Parihar	Hdfc Equity Fund - Growth Option	10569084/11	Non SIP	5.00%	0.00	7,070.20	15.67%
3	Abhishek Parihar	Hdfc Tax saver-growth Plan	10569084/11	Non SIP	5.00%	0.00	1,555.60	12.48%
4	Abhishek Parihar	Hdfc Top 100 Fund - Growth Option	10569084/11	Non SIP	3.00%	0.00	4,149.54	15.93%
5	Abhishek Parihar	Hdfc Mid-cap Opportunities Fund - Growth Option	10569084/11	Non SIP	7.00%	0.00	45,547.53	16.35%
6	Abhishek Parihar	Hdfc Tax saver-growth Plan	10580419/53	Non SIP	5.00%	0.00	3,661.50	15.20%

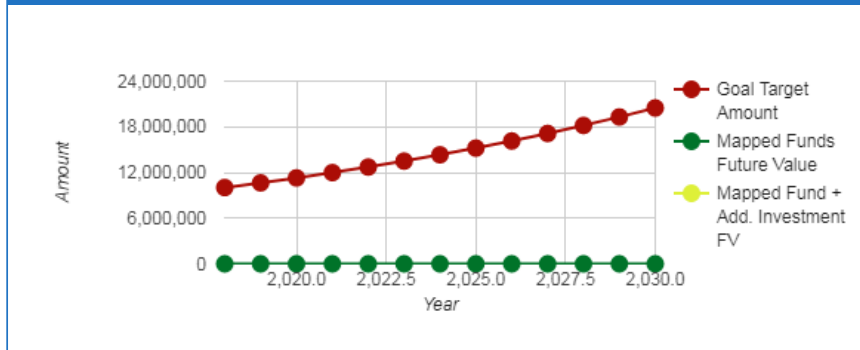
S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
7	Abhishek Parihar	Idbi Equity Advantage Fund - Growth Regular	3102259245	Non SIP	27.00%	0.00	9,760.77	13.72%
8	Abhishek Parihar	Hdfc Prudence Fund - Growth Option	7200411/85	Non SIP	25.00%	0.00	20,465.25	12.49%
9	Abhishek Parihar	Icici Prudential Large & Mid Cap Fund - Growth	8202527/58	Non SIP	8.00%	0.00	63,456.96	13.12%
10	Abhishek Parihar	Icici Prudential Multicap Fund - Growth	8202527/58	Non SIP	13.00%	0.00	68,426.28	16.42%
11	Abhishek Parihar	Icici Prudential Focused Equity Fund - Growth	8202527/58	Non SIP	5.00%	0.00	27,023.45	15.33%
12	Abhishek Parihar	Icici Prudential Floating Interest Fund - Growth	8202527/58	Non SIP	2.00%	0.00	21,144.26	5.53%
13	Abhishek Parihar	Icici Prudential Liquid Fund - Growth	8202527/58	Non SIP	20.00%	0.00	46,499.80	6.89%
						0.00	321,671.95	

## Retirement - For ABHISHEK

PARIHAR

Current Age - 53 Years	Age of Goal - 65 Years
Current Expenses - 63,250.00	Future Expenses - 129,250.00

### ABHISHEK PARIHAR's Retirement Exp.



### Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
20,478,264.00	0.00	0%

### Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
8%	0%	12	0.00	-20,478,264.00	84,891.84	7,915,619.19

Target Amount	Rs. 20,478,264.00
Projected Amount	Rs. 0.00 (0%)
ShortFall	Rs. 20,478,264.00 ( 100% )

### Additional Investment Planned to Achieve this Goal

Retirement - ABHISHEK PARIHAR		ShortFall -20,478,264.00	SIP Required 84,891.84	LumpSum Required 7,915,619.19		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total : SIP : Rs.0.00 & lumpSum : Rs.0.00					0.00	

Unplanned Investment SIP: Rs. 84,891.84 OR Lumpsum: Rs. 7,915,619.19

### Asset Mapped with this Goal

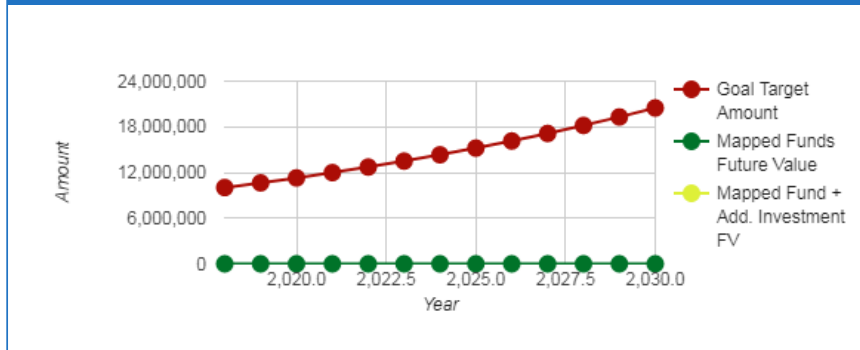
S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
						0.00	0.00	

## Retirement - For ABHISHEK

PARIHAR

Current Age - 53 Years	Age of Goal - 65 Years
Current Expenses - 63,250.00	Future Expenses - 129,250.00

### ABHISHEK PARIHAR's Retirement Exp.



### Goal Achievement Status

Target Amount	Target Achieved till date	Achievment %
20,478,264.00	0.00	0%

### Goal Analysis

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
8%	0%	12	0.00	-20,478,264.00	84,891.84	7,915,619.19

Target Amount	Rs. 20,478,264.00
Projected Amount	Rs. 0.00 (0%)
ShortFall	Rs. 20,478,264.00 ( 100% )

### Additional Investment Planned to Achieve this Goal

Retirement - ABHISHEK PARIHAR		ShortFall -20,478,264.00	SIP Required 84,891.84	LumpSum Required 7,915,619.19		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total : SIP : Rs.0.00 & lumpSum : Rs.0.00					0.00	

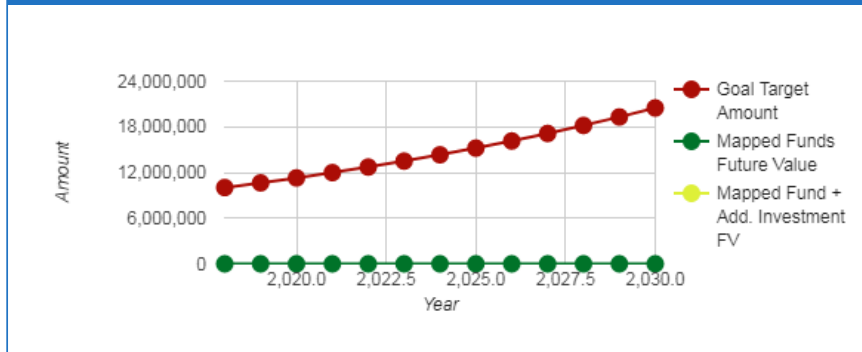
Unplanned Investment SIP: Rs. 84,891.84 OR Lumpsum: Rs. 7,915,619.19

### Asset Mapped with this Goal

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
						0.00	0.00	

Current Age - 53 Years	Age of Goal - 65 Years
Current Expenses - 63,250.00	Future Expenses - 30,344.00

**ABHISHEK PARIHAR's Retirement Exp.**



**Goal Achievement Status**

Target Amount	Target Achieved till date	Achievment %
6,133,238.00	0.00	0%

**Goal Analysis**

Required Returns	Current Returns	Time Left Yrs	Projection of Current Inv.	Short Fall Amount	Additional SIP Required	Additional LS Required
8%	0%	12	0.00	-6,133,238.00	25,425.10	2,370,727.15

Target Amount	Rs. 6,133,238.00
Projected Amount	Rs. 0.00 (0%)
ShortFall	Rs. 6,133,238.00 ( 100% )

**Additional Investment Planned to Achieve this Goal**

Retirement - ABHISHEK PARIHAR		ShortFall -6,133,238.00	SIP Required 25,425.10	LumpSum Required 2,370,727.15		
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total : SIP : Rs.0.00 & lumpSum : Rs.0.00					0.00	

Unplanned Investment SIP: Rs. 25,425.10 OR Lumpsum: Rs. 2,370,727.15

**Asset Mapped with this Goal**

S. No	Investor Name	Fund Name	Folio No.	Investment Type	Allocate to this Goal	SIP Amount	Lumpsum Amount	Fund Performance
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
						0.00	0.00	

## Meeting Schedule for Execution of Action Plan

Meeting Date	Meeting Day	Remaining Day	Meeting for Goal	Planned Investments			Reminder Set (?)
				ShortFall	Monthly	One Time	
27-09-2018	Thursday	7 Days	Child Education - Priyanka Parihar	-17,882,594.48	37,500.00	0.00	Yes
28-09-2018	Friday	8 Days	House Planning - pankaj verma	-2,842,165.86	35,000.00	0.00	Yes
25-10-2018	Thursday	35 Days	Tax saving - Abhishek parihar	-1,645,923.44	25,000.00	750,000.00	Yes

## Consolidated Action Plans to Meet Short Fall

Meeting After: 7 Days						
Child Education - Priyanka Parihar			ShortFall -17,882,594.48	SIP Required 37,718.48	LumpSum Required 2,636,629.14	
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Birla Sun Life	SIP	10,000.00	13.00	4,741,070.39	27-09-2018
2	Icici	SIP	10,000.00	13.00	4,741,070.39	27-09-2018
3	Hdfc	SIP	10,000.00	13.00	4,741,070.39	27-09-2018
4	Birla	SIP	7,500.00	13.00	3,555,802.79	27-09-2018
Total : SIP : Rs.37,500.00 & lumpSum : Rs.0.00					17,779,013.96	

Meeting After: 8 Days						
House Planning - pankaj verma			ShortFall -2,842,165.86	SIP Required 11,618.00	LumpSum Required 790,764.21	
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Icici Long Term	SIP	15,000.00	10.00	3,669,520.70	28-09-2018
2	Birla Sun Life Quirly	SIP	20,000.00	10.00	4,892,694.26	28-09-2018
Total : SIP : Rs.35,000.00 & lumpSum : Rs.0.00					8,562,214.96	

Meeting After: 35 Days						
Tax saving - Abhishek parihar			ShortFall -1,645,923.44	SIP Required 59,860.62	LumpSum Required 1,274,351.24	
S. No	Fund Name	Inv. Type	Amount	Tenure	Investment FV	Meeting Date
1	Icici	SIP	25,000.00	2.00	687,398.30	25-10-2018
2	Hdfc	LumpSum	750,000.00	2.00	968,683.15	25-10-2018
Total : SIP : Rs.25,000.00 & lumpSum : Rs.750,000.00					1,656,081.45	

## Disclosure Statement

This is a report the result of assessment of needs done by us based on certain assumptions and the information available with us. The report would help you to assess your investment portfolio requirement. Please note that this is a Goal Analysis & Tracking Report NOT a 'financial plan'. This is also NOT an 'Investment Advice' and is strictly for general information only. SEBI (Investment Adviser) Regulations, 2013 require that financial planning and investment advice can only be done by registered /certified financial planners and registered "Investment Advisers". The Investment Need Assessment is the result of system tool developed to find results required to meet financial projections. The same is done to aid our primary business of financial products distribution and the service is supplementary /secondary in nature.

### Ongoing investment management

The success of any investment portfolio in achieving financial objectives is dependent upon factors like ongoing reviews and making suitable changes in accordance to changed realities/situations. On an ongoing basis, there may be changes happening on things like taxation, economic conditions, product features, market conditions and also your own personal risk profile, life-stage and financial conditions. One must keep reviewing any plans or projections prepared and rebalance your investments and portfolio accordingly.

### No guarantees /promises included

The results in the report may not be precise and are based on the information provided plus many assumptions & workings. The system tool used has certain conditions and assumptions as part of the calculations. Clients /Investors are requested to clearly understand the same to interpret the results. The past performance of markets and financial products is only indicative in nature and may or may not be repeated in future. Prudent investment management when implementation religiously may increase your chances for success, but cannot guarantee your objectives will be achieved. Our role as financial product distributors As financial product distributors, broadly our role is as follows Finding suitable products and providing execution services for financial products Providing information on financial products Ongoing portfolio /investment reporting and reviews We are NOT presenting ourselves as financial planners and are NOT rendering any investment advice in this report. However, financial products distribution practice does sometime require use of tools, like this investment need assessment, to assess the investment need for our clients. There is no financial product recommendation or solicitation as part of the process or this report and any financial products and returns mentioned are only for indicative purposes. Our expectations from you We expect that you clearly understand the nature and contents of this investment need assessment. You are expected to understand the limitations, assumptions and read the disclosures of this document. On an ongoing basis we wish that you provide the requisite time and information to help us better manage your investments.