

Data Form for Financial Plan

Data Gathering Meeting Details			
Client Name	Mahesh Gupta	Date (dd/mm/yy)	26-Nov-2019

Personal Details

Particulars	Husband	Wife
Full Name	Mahesh Gupta	Parvathi Gupta
Date of Birth (dd/mm/yy)	16-Dec-68	27-May-72
Current Age	51	48





Family Details

Particulars	Child-1	Child-2
Full Name	Naresh	Lavanya
Date of Birth (dd/mm/yy)	04-Mar-02	05-Sep-06
Current Age	17	13
Class Studying Now	12	8

Major Goals

Children's Future				
Child-1 Name	Naresh			
Need	Graduation	Post Graduation	Marriage	Others
Age at Need	17	21	27	N.A
Current Cost	10,00,000	10,00,000	15,00,000	
Years From Now	0	4	10	N.A

Children's Future				
Child-2 Name	Lavanya			
Need	Graduation	Post Graduation	Marriage	Others
Age at Need	17	21	25	N.A
Current Cost	10,00,000	10,00,000	15,00,000	
Years From Now	4	8	12	N.A

Retirement Corpus		
Name	Mahesh Gupta	Parvathi Gupta
Retirement Age	60 	60 
Years From Now	9	12
Life Expectancy	80 	80 
Current Living Expenses Per Month	40,000	

Other Goals

Goal	How Many Years From Now	Current Cost	Remarks
Emergency Fund ▼	9	240000	
Piano Purchase ▼	5	800000	
▼			
▼			
▼			
▼			
▼			

Investment Amount

1) What is the lump sum amount you have it ready for investment now?	0
2) What is the amount per month you can invest starting now?	5,000
3) Do you want this investment be used for for tax-saving (Section 80C) also?	No ▼

Your Risk Profile

1) What is your age?	c ▼
<30 Years	a
31 - 45 Years	b
46 - 60 Years	c
>60 Years	d
2) What is your primary source of income?	a ▼
Monthly salary from employment	a
Regular income from self-employment or business	b
Retirement pension	c
Income from your investment portfolio	d
3) Over the long run, what are the average annual returns you are expecting?	c ▼
More than 20%	a
15% to 20%	b
10% to 15%	c
Less than 10%	d
4) What is the worst loss you would be comfortable accepting on your fund?	c ▼
Over 20%. You don't get high returns without taking risk. You're looking for maximum capital gains and understand that your funds can substantially decline.	a
15% to 20%. You understand that there may be losses in the short run but over the long term, higher risk investments will offer higher returns.	b
10% to 15%. Modest periodic declines are acceptable.	c
Less than 10%. Stability of principal is very important to you.	d
5) Do you have experience with the following types of investments?	c ▼
Stocks	a
Bonds	b
Mutual Funds	c
None of the above	d

Do you want to use your other existing investments too for fulfilling goals?
If Yes, fill in the tables below. If No, leave them empty!

Current Insurance/Pension Policies												
Policy Type	Policy Holder	Company Name	Policy Name	Policy Number	Annual Premium	Premium Start Date (dd/mm/y)	Premium Payment Term (No. of years)	Premium End Date (dd/mm/y)	Insurance Cover (Sum Assured)	Maturity Date (dd/mm/y)	Maturity (or Fund Value)	Remarks
Life Insurance	Mahesh Gupta	LIC	Jeevanshree		0	31-Mar-01	16	31-Mar-16	5,00,000	31-Mar-26	16,00,000	
Health Insurance	Mahesh Gupta	New India	Family Floater		10,000	28-Jan-18	2	28-Jan-19	5,00,000	28-Jan-20	0	2+2 family
Health Insurance	Parvathi Gupta	New India	Family Floater		18,000	12-Feb-19	1	12-Feb-20	8,00,000	12-Feb-20	0	1+2 family

Current Fixed Returns Investments (FDs, RDs, Bonds, PPF,....)											
Investor Name	Bank/Company Name	Investment Type	Investment No.	Investment Amount	Start Date (dd/mm/y)	Maturity Duration (days)	Interest Rate	Compounding Type	Maturity Date (dd/mm/y)	Maturity Value	Remarks
Mahesh Gupta	ICICI	FD		5,00,000	01-Apr-19	365	7.00%		31-Mar-20	5,35,000	
Parvathi Gupta	SBI	FD		3,00,000	01-Apr-19	365	7.00%		31-Mar-20	3,21,000	
Mahesh Gupta	EPF			7,50,000	01-Apr-19	2555	8.00%		31-Mar-26	12,85,368	
										0	
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Current Real Estate Investments (Exclude the house meant for your residence)					
Property Owner	Property Location (Town/City)	Property name as you call it	Annual Rental Income (if any)	Current Value	Remarks
Parvathi Gupta	Shivamogga	Rental home	1,80,000	80,00,000	
Mahesh Gupta	Bengaluru	Plot	0	18,00,000	

Mahesh Gupta	ICICI	T6376934/23	ICICI Prudential Value Discovery-G			5,000	Monthly	5	5,66,630	
Mahesh Gupta	ICICI	T7964290/73	ICICI Prudential Value Discovery-G						1,35,478	
Mahesh Gupta	ICICI	T404121337106	Nippon India Multi Cap-G			5,000	Monthly	5	9,54,381	
Lavanya	Nippon India	T404152298074	Nippon India Multi Cap-G						84,870	
Naresh	Nippon India	T404152483611	Nippon India Multi Cap-G						86,421	
Lavanya	UTI	T503292041186	UTI Equity Reg-G			5,000	Monthly	5	93,754	
Naresh	UTI	T503292402507	UTI Equity Reg-G						95,163	
Mahesh Gupta	UTI	T503294642425	UTI Equity Reg-G						1,69,631	

Do you want to know insurance covers required on your insurance plans?
If Yes, fill in the tables below. If No, leave them empty!

Children's Details		
Particulars	Child-1	Child-2
Full Name	Naresh	Lavanya
Current Age	17	13
Class Studying Now	12	8
Current Schooling Cost per Annum	0	100000

Spouse Details	
Is Spouse earning enough to be completely independent?	No ▼

Other Dependents					
Dependent Name	Relation	Financially Dependent?	Current Age	Financial Support Per Annum	Support Needed Till Dependent Age
Rani Gupta	Mother	Yes ▼	72	120000	80
		N.A ▼			
		N.A ▼			
		N.A ▼			
		N.A ▼			

Outstanding Loans								
Borrower Name	Loan Type	Loan Number	Outstanding Balance	Interest Rate	EMI	Prepay The Loan?	Years To Prepay	Prepayment Balance
Mahesh Gupta	Home Loan	1	1680000	8.50%	22153	No ▼		N.A
						N.A ▼		N.A
						N.A ▼		N.A
						N.A ▼		N.A
						N.A ▼		N.A