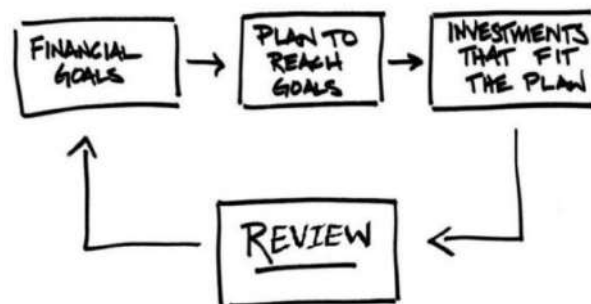


Review Of Your Personalized Goal based Financial Plan

(Roadmap for fulfilling your goals as per latest portfolio value)



Valueraj Associates Private Limited



2nd Floor, Plot No. 41 Vijayapuri Colony
Opp. Canara Bank, A S Rao Nagar, Hyderabad 500062
Mob: +91-40-40119520
www.valueraj.com

Financial Plan for your Life Goals

Ramesh Rao

Review dated 01/01/2024

Year By Year Passbook (Review As Per Actual Investment Amount)

Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Jan-24	9,74,031		0		0	9,74,031	0	10,876	9,84,907
Feb-24	9,84,907		0		0	9,84,907	0	83,717	10,68,624
Feb-25	10,68,624		0		0	10,68,624	0	90,833	11,59,457
Feb-26	11,59,457		0		0	11,59,457	0	98,554	12,58,011
Feb-27	12,58,011		0		0	12,58,011	0	1,06,931	13,64,942
Feb-28	13,64,942		0		0	13,64,942	0	1,16,020	14,80,962
Feb-29	14,80,962		0	Emergency Fund	13,56,590	1,24,372	0	0	0
	Total		0		13,56,590		0		

Notes: 1. Red colored values indicate deficit for red colored goals respectively. Do make additional investments to fill the deficits.

2. If there are no red colored values, you are on track to fulfill your goals comfortably. Congratulations!

Your Goals

■ Amount Needed ■ Amount Expected

16,00,000
14,00,000
12,00,000
10,00,000
8,00,000
6,00,000
4,00,000
2,00,000
0

Emergency Fund



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Financial Plan for your Life Goals

Ramesh Rao

Review dated 01/01/2024

Year By Year Passbook (Review As Per Actual Investment Amount)

Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Jan-24	99,96,136		0		0	99,96,136	10,000	1,80,019	1,01,86,155
Feb-24	1,01,86,155	Ramesh Rao: SBI FD	6,96,374		0	1,08,82,529	1,20,000	15,32,472	1,25,35,001
Feb-25	1,25,35,001		0	Ajay : Post Graduation, Avani : Graduation	70,92,595	54,42,406	1,20,000	7,70,855	63,33,261
Feb-26	63,33,261		0	Car Purchase	18,04,356	45,28,905	1,20,000	6,42,965	52,91,870
Feb-27	52,91,870		0		0	52,91,870	1,20,000	7,49,780	61,61,649
Feb-28	61,61,649		0		0	61,61,649	1,20,000	8,71,549	71,53,198
Feb-29	71,53,198		0		0	71,53,198	0	10,01,448	81,54,646
Feb-30	81,54,646		0		0	81,54,646	0	11,41,650	92,96,296
Feb-31	92,96,296		0		0	92,96,296	0	13,01,481	1,05,97,778

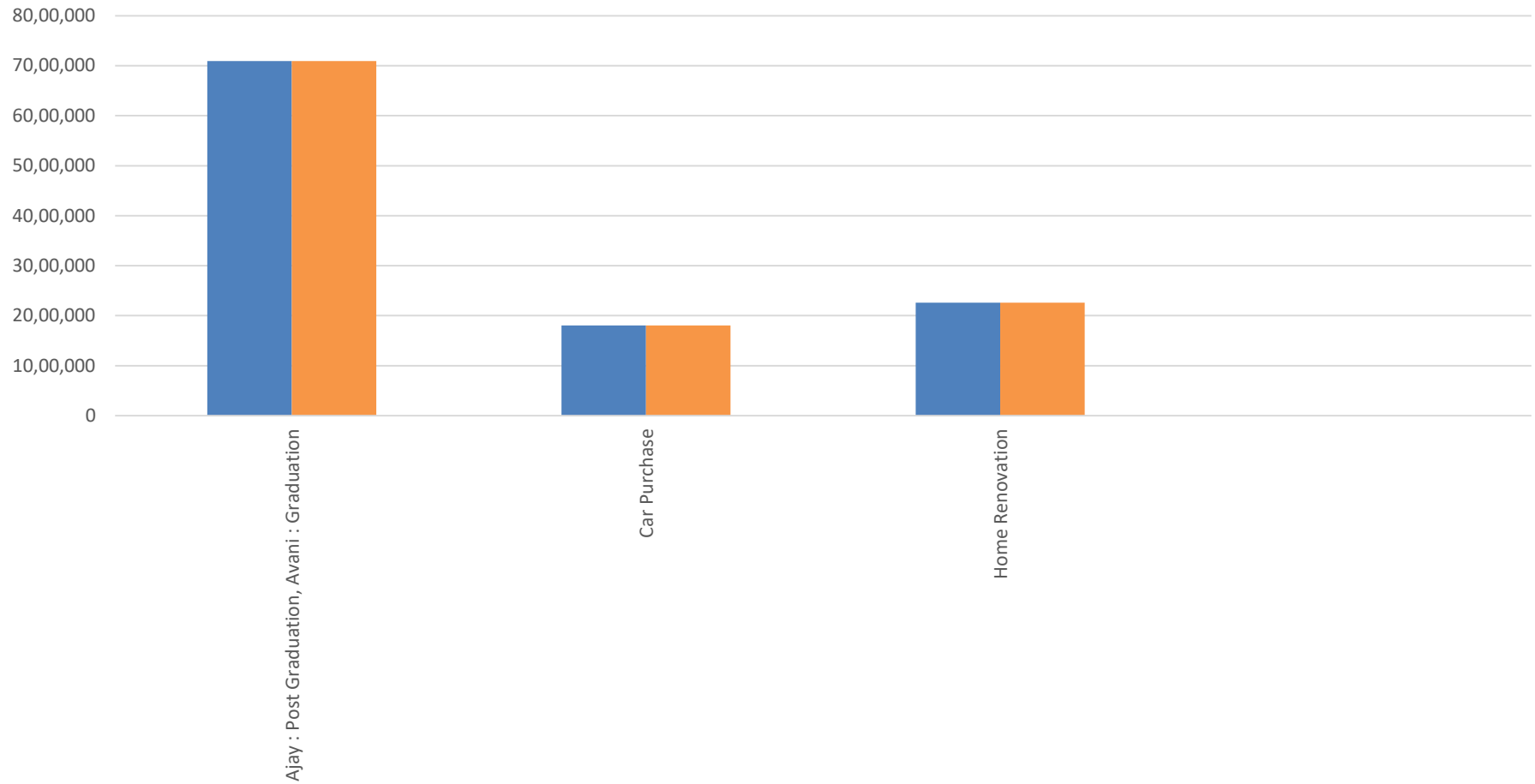
Feb-32	1,05,97,778		0		0	1,05,97,778	0	14,83,689	1,20,81,467
Feb-33	1,20,81,467		0	Home Renovation	22,60,904	98,20,563	0	0	0
	Total		6,96,374		1,11,57,855		6,10,000		

Notes: 1. Red colored values indicate deficit for red colored goals respectively. Do make additional investments to fill the deficits.

2. If there are no red colored values, you are on track to fulfill your goals comfortably. Congratulations!

Your Goals

■ Amount Needed ■ Amount Expected



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Financial Plan for Ramesh Rao

Retirement Income

Review dated 01-Jan-2024

Year By Year Passbook
(Review As Per Actual Investment Amount)

Year	Age	Opening Balance	Maturities/Sales	Reinvestment	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Jan-24	55	23,11,746		0	0	23,11,746	10,000	25,490	23,47,236
Feb-24	55	23,47,236		0	0	23,47,236	1,20,000	3,37,531	28,04,767
Feb-25	56	28,04,767		0	0	28,04,767	1,20,000	4,01,585	33,26,352
Feb-26	57	33,26,352		0	0	33,26,352	1,20,000	4,74,607	39,20,960
Feb-27	58	39,20,960		0	0	39,20,960	1,20,000	5,57,852	45,98,812
Feb-28	59	45,98,812		0	0	45,98,812	1,20,000	6,52,752	53,71,563
Feb-29	60	53,71,563	Rental Income , Non-Rental Real Estate	27,97,167	10,74,504	70,94,226	0	6,03,009	76,97,236
Feb-30	61	76,97,236	Rental Income , Sujatha Rao: LIC Jeevan Anand 647477352	23,70,592	11,38,974	89,28,853	0	7,58,953	96,87,806
Feb-31	62	96,87,806	Rental Income	4,82,927	12,07,313	89,63,420	0	7,61,891	97,25,311
Feb-32	63	97,25,311	Rental Income	5,11,903	12,79,751	89,57,462	0	7,61,384	97,18,846
Feb-33	64	97,18,846	Rental Income	5,42,617	13,56,537	89,04,927	0	7,56,919	96,61,846

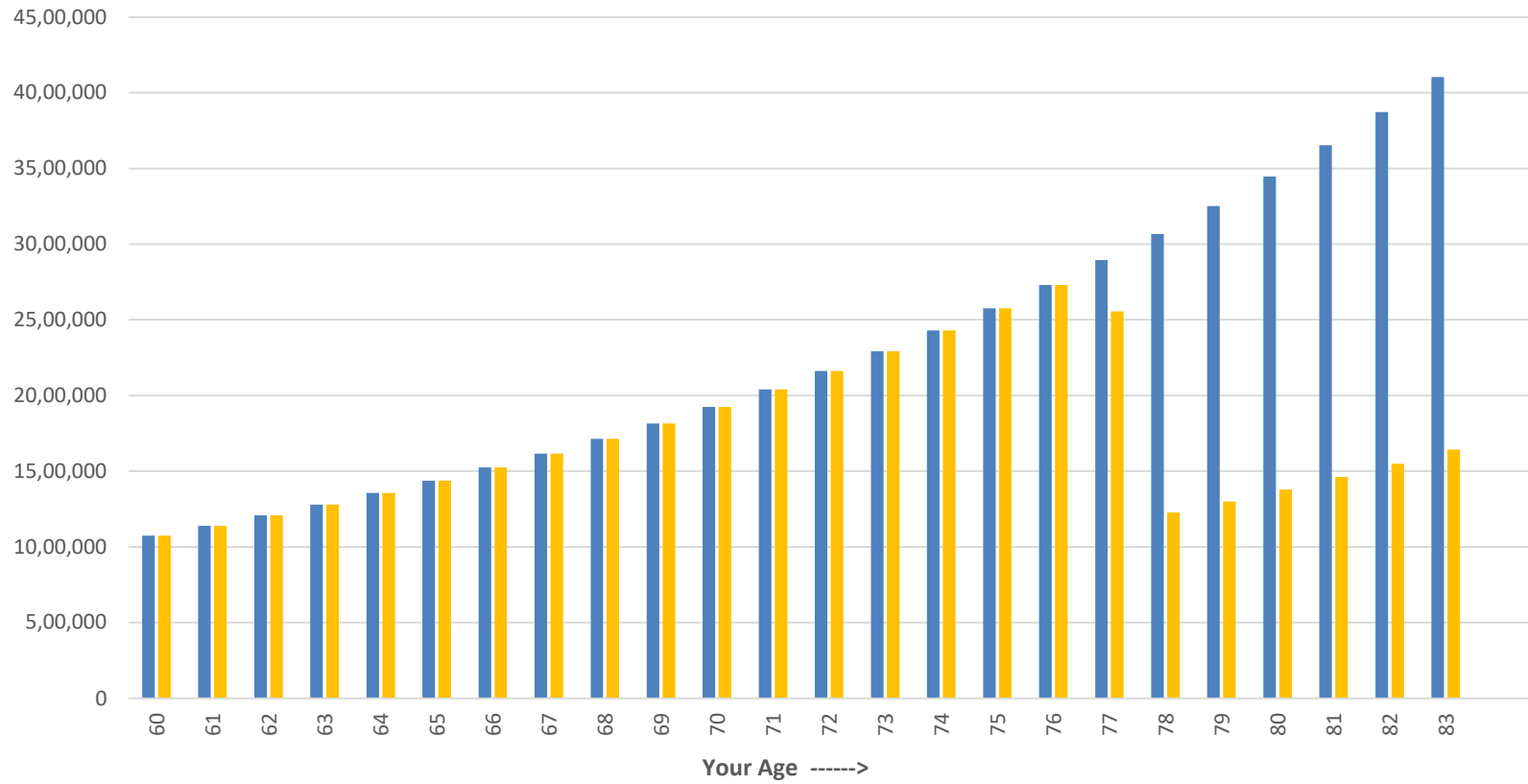
Feb-34	65	96,61,846	Rental Income	5,75,174	14,37,929	87,99,091	0	7,47,923	95,47,013
Feb-35	66	95,47,013	Rental Income	6,09,684	15,24,204	86,32,493	0	7,33,762	93,66,255
Feb-36	67	93,66,255	Rental Income	6,46,265	16,15,657	83,96,864	0	7,13,733	91,10,598
Feb-37	68	91,10,598	Rental Income	6,85,041	17,12,596	80,83,043	0	6,87,059	87,70,101
Feb-38	69	87,70,101	Rental Income	7,26,144	18,15,352	76,80,893	0	6,52,876	83,33,769
Feb-39	70	83,33,769	Rental Income	7,69,713	19,24,273	71,79,209	0	6,10,233	77,89,442
Feb-40	71	77,89,442	Rental Income	8,15,895	20,39,729	65,65,607	0	5,58,077	71,23,684
Feb-41	72	71,23,684	Rental Income	8,64,849	21,62,113	58,26,420	0	4,95,246	63,21,666
Feb-42	73	63,21,666	Rental Income	9,16,740	22,91,840	49,46,566	0	4,20,458	53,67,024
Feb-43	74	53,67,024	Rental Income	9,71,744	24,29,350	39,09,418	0	3,32,301	42,41,718
Feb-44	75	42,41,718	Rental Income	10,30,049	25,75,111	26,96,656	0	2,29,216	29,25,872
Feb-45	76	29,25,872	Rental Income	10,91,852	27,29,618	12,88,105	0	1,09,489	13,97,594
Feb-46	77	13,97,594	Rental Income	11,57,363	28,93,395	-3,38,438	0	0	0
Feb-47	78	0	Rental Income	12,26,805	30,66,999	-18,40,194	0	0	0
Feb-48	79	0	Rental Income	13,00,413	32,51,019	-19,50,606	0	0	0
Feb-49	80	0	Rental Income	13,78,438	34,46,080	-20,67,642	0	0	0
Feb-50	81	0	Rental Income	14,61,144	36,52,845	-21,91,701	0	0	0
Feb-51	82	0	Rental Income	15,48,813	38,72,015	-23,23,203	0	0	0
Feb-52	83	0	Rental Income	16,41,742	41,04,336	-24,62,595	0	0	0

Notes: 1. Red colored values indicate deficit for withdrawals in respective years. Do make additional investments to fill the deficits.

2. If there are no red colored values, you are on track to withdraw Retirement Income comfortably. Congratulations!

Retirement Income

■ Income Needed ■ Income Expected



Appendix

(MF Portfolio for Review)

COMPREHENSIVE MUTUAL FUND PORTFOLIO REPORT

BSE
EXPERIENCE THE NEW



NSE

Specially prepared for
Ramesh Rao

Date: 01/01/2024



Valueraj Associates Private Limited

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2nd Floor, Plot No. 41 Vijayapuri Colony
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Diverse views of your Unrealized Portfolio

Investor wise Summary

Investor Name	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Ramesh Rao	1250000	2311746	1061746	84.94	14.92	17.41
Ajay Rao	981135	3894600	2913465	296.95	21.53	29.32
Avani Rao (Minor)	507554	1681046	1173492	231.21	16.85	12.66
Sujatha Rao	2505940	5394521	2888581	115.27	11.92	40.62
5244629	13281913	8037284	153.25	15.70	100	

Fund Category wise Summary

Fund Category	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Equity - ELSS	470000	850492	380492	80.96	28.11	6.40
Equity - Flexi Cap	1250000	2311746	1061746	84.94	14.92	17.41
Equity - Large Cap	1448553	3192211	1743658	120.37	12.58	24.03
Equity - Mid Cap	557387	1228279	670892	120.36	17.14	9.25
Equity - Multi Cap	511135	3044108	2532973	495.56	17.00	22.92
Equity - Value Oriented	507554	1681046	1173492	231.21	16.85	12.66
Equity total:	4744629	12307882	7563253	159.41	17.00	92.67
Debt - Short Duration	500000	974031	474031	94.81	7.49	7.33
Debt total:	500000	974031	474031	94.81	7.49	7.33
5244629	13281913	8037284	153.25	15.70	100	

Scheme wise Summary

Scheme Name	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Aditya Birla SunLife Frontline Equity Reg-G	1448553	3192211	1743658	120.37	12.58	24.03
HDFC ELSS Tax Saver-G	470000	850492	380492	80.96	28.11	6.40
HDFC Short Term Debt-G	500000	974031	474031	94.81	7.49	7.33
ICICI Prudential Value Discovery-G	507554	1681046	1173492	231.21	16.85	12.66
Nippon India Multi Cap-G	511135	3044108	2532973	495.56	17.00	22.92
Nippon India Retirement Fund - Wealth Creation Scheme-G	1250000	2311746	1061746	84.94	14.92	17.41
UTI Mid Cap Reg-G	557387	1228279	670892	120.36	17.14	9.25
5244629	13281913	8037284	153.25	15.70	100	

- Mapped to Emergency Fund goal
- Mapped to Life Goals
- Mapped to Retirement Income goal

Gain / Loss Summary

Scheme Name	Folio Number	Inv. Since	Cost Amount	Market Value	Realized Gain			Unrealized Gain			Total Gain		
					Gain Amount	Abs Ret	XIRR	Gain Amount	Abs Ret	CAGR	Gain Amount	Abs Ret	XIRR

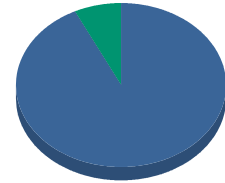
Ramesh Rao

Nippon India Retirement Fund - Wealth Creation Scheme-G	T434148949451	24/03/15	1250000	2311746	0	0.00	0.00	1061746	84.94	14.92	1061746	84.94	13.71
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Portfolio Snapshot

a	Lump sum Investments	710000
b	SIP Investments	1560000
c	Switch-Ins & *Sweep	2974629
d	Redemptions	0
e	Systematic Withdrawals	0
f	Switch-Outs	0
g	Dividend Payouts	0
h	Dividend Reinvestments	0
i	Net Investments (a+b+c-d-e-f-g)	5244629
j	Market Value	13281913
	Net Gain (j-i)	8037284
	Abs. Ret. of unrealized gains	153.25 %
	CAGR of unrealized gains	15.70 %
	Overall Absolute Returns	153.25 %
	Overall XIRR	14.43 %

Asset Allocation



Equity	12307882
Hybrid	0
Debt	974031
Money Market	0
Gold	0
Total	13281913

* Dividend Sweep In

Scheme Name	Folio Number	Inv. Since	Cost Amount	Market Value	Realized Gain			Unrealized Gain			Total Gain		
					Gain Amount	Abs Ret	XIRR	Gain Amount	Abs Ret	CAGR	Gain Amount	Abs Ret	XIRR
Ajay Rao													
HDFC ELSS Tax Saver-G	T16213219/23	06/09/19	470000	850492	0	0.00	0.00	380492	80.96	28.11	380492	80.96	26.20
Nippon India Multi Cap-G	T403134693913	01/06/12	511135	3044108	0	0.00	0.00	2532973	495.56	17.00	2532973	495.56	16.99
Total :			981135	3894600	0	0.00	0.00	2913465	296.95	21.53	2913465	296.95	17.48
Avani Rao (Minor)													
ICICI Prudential Value Discovery-G	T8168484/46	21/03/16	507554	1681046	0	0.00	0.00	1173492	231.21	16.85	1173492	231.21	16.85
Sujatha Rao													
Aditya Birla SunLife Frontline Equity Reg-G	T1016009119	06/09/16	1448553	3192211	0	0.00	0.00	1743658	120.37	12.58	1743658	120.37	12.49
HDFC Short Term Debt-G	T9507752/79	07/10/14	500000	974031	0	0.00	0.00	474031	94.81	7.49	474031	94.81	7.49
UTI Mid Cap Reg-G	T577315211886	02/05/18	557387	1228279	0	0.00	0.00	670892	120.36	17.14	670892	120.36	16.62
Total :			2505940	5394521	0	0.00	0.00	2888581	115.27	11.92	2888581	115.27	11.64
Group Total :			5244629	13281913	0	0.00	0.00	8037284	153.25	15.70	8037284	153.25	14.43

Absolute Returns ,CAGR and XIRR are indicated in percentages

Active SIPs

Scheme Name	Folio Number	Start Date	End Date	SIP Amount	SIP Day	Frequency	Invested Till Date	Present Value	SIP CAGR
Nippon India Retirement Fund - Wealth Creation Scheme-G	T434148949451	18/05/15	18/08/98	10000	18	Monthly	1039979.00	1898781.00	14.93%

Present Value and CAGR is based on the SIP Performance. Redemptions if any, are not considered

Funds Performance (% CAGR)

Fund Name	1 Week	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	10 Years	Scheme Beta	Standard Deviation	Sharpe Ratio
Aditya Birla SunLife Frontline Equity Reg-G	0.89	1.27	13.04	13.82	27.65	15.65	15.48	15.50	0.9279	12.5157	1.0454
HDFC ELSS Tax Saver-G	1.11	2.76	17.98	22.14	39.86	24.13	18.07	16.52	0.8611	12.1558	1.6468
HDFC Short Term Debt-G	0.30	0.92	2.12	3.59	7.46	5.36	7.03	7.69	1.7768	1.1514	0.0445
ICICI Prudential Value Discovery-G	2.58	4.56	17.97	21.89	38.81	26.56	22.89	20.63	0.7738	11.5682	1.8743
Nippon India Multi Cap-G	2.76	3.30	15.28	20.03	47.61	31.28	21.07	18.45	1.0015	15.6052	1.6722
Nippon India Retirement Fund - Wealth Creation Scheme-G	1.77	2.13	15.30	18.18	39.37	19.54	14.28	0.00	0.9748	13.5997	1.1798
UTI Mid Cap Reg-G	0.45	2.00	12.56	16.15	37.61	21.90	21.71	20.79	0.8564	13.6252	1.3116

Folio Ledger

Transactions From 01-Jul-2023 To 31-Dec-2023

Date	Description	NAV	Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	

Date	Description	NAV	Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	
Ramesh Rao								
Fund Name Nippon India Retirement Fund - Wealth Creation Scheme-Growth							Folio No. T434148949451	
Opening								94431.777
18/07/23	SIP	20.3223	0.00	-	-	9999.50	492.046	94923.823
18/07/23	*** Stamp Duty Charges on Above ***						0.50	
18/08/23	SIP	20.4710	0.00	-	-	9999.50	488.471	95412.294
18/08/23	*** Stamp Duty Charges on Above ***						0.50	
18/09/23	SIP	21.6259	0.00	-	-	9999.50	462.385	95874.679
18/09/23	*** Stamp Duty Charges on Above ***						0.50	
18/10/23	SIP	21.3749	0.00	-	-	9999.50	467.815	96342.494
18/10/23	*** Stamp Duty Charges on Above ***						0.50	
20/11/23	SIP	21.5445	0.00	-	-	9999.50	464.132	96806.626
20/11/23	*** Stamp Duty Charges on Above ***						0.50	
18/12/23	SIP	23.5154	0.00	-	-	9999.50	425.232	97231.858
18/12/23	*** Stamp Duty Charges on Above ***						0.50	
			0.00		-	60000.00	2800.081	

Date	Description	NAV	Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	
Ajay Rao								
Fund Name HDFC ELSS Tax Saver-Growth							Folio No. T16213219/23	
Opening								769.052
18/07/23	SIP	912.0650	0.00	-	-	9999.50	10.964	780.016
18/07/23	*** Stamp Duty Charges on Above ***						0.50	
			0.00		-	10000.00	10.964	

Date	Description	NAV	Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	
Sujatha Rao								
Fund Name UTI Mid Cap Fund Regular Plan-Growth							Folio No. T577315211886	
Opening								4761.640
11/08/23	SIP	220.0696	0.00	-	-	9999.50	45.438	4807.078
11/08/23	*** Stamp Duty Charges on Above ***						0.50	
12/09/23	SIP	228.3436	0.00	-	-	9999.50	43.791	4850.869
12/09/23	*** Stamp Duty Charges on Above ***						0.50	
11/10/23	SIP	228.1822	0.00	-	-	9999.50	43.822	4894.691
11/10/23	*** Stamp Duty Charges on Above ***						0.50	
13/11/23	SIP	228.5027	0.00	-	-	9999.50	43.761	4938.452
13/11/23	*** Stamp Duty Charges on Above ***						0.50	
12/12/23	SIP	239.6888	0.00	-	-	9999.50	41.719	4980.171
12/12/23	*** Stamp Duty Charges on Above ***						0.50	
			0.00		-	50000.00	218.531	

Transactions are considered upto **31/12/2023**, NAVs are considered upto **31/12/2023**

Investments include Purchases, Switch Ins, Dividend Reinvestments and Sweeps. Withdrawals include Redemptions and Switch Outs.

Note : Mutual Fund Investments are subject to market risks. If you find any difference between this report and your AMC statement, please contact us.