

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 01/07/2025

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

Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Jul-25	11,06,840		0		0	11,06,840	0	60,012	11,66,852
Feb-26	11,66,852		0		0	11,66,852	0	99,182	12,66,034
Feb-27	12,66,034		0		0	12,66,034	0	1,07,613	13,73,647
Feb-28	13,73,647		0		0	13,73,647	0	1,16,760	14,90,407
Feb-29	14,90,407		0	Emergency Fund	13,56,590	1,33,817	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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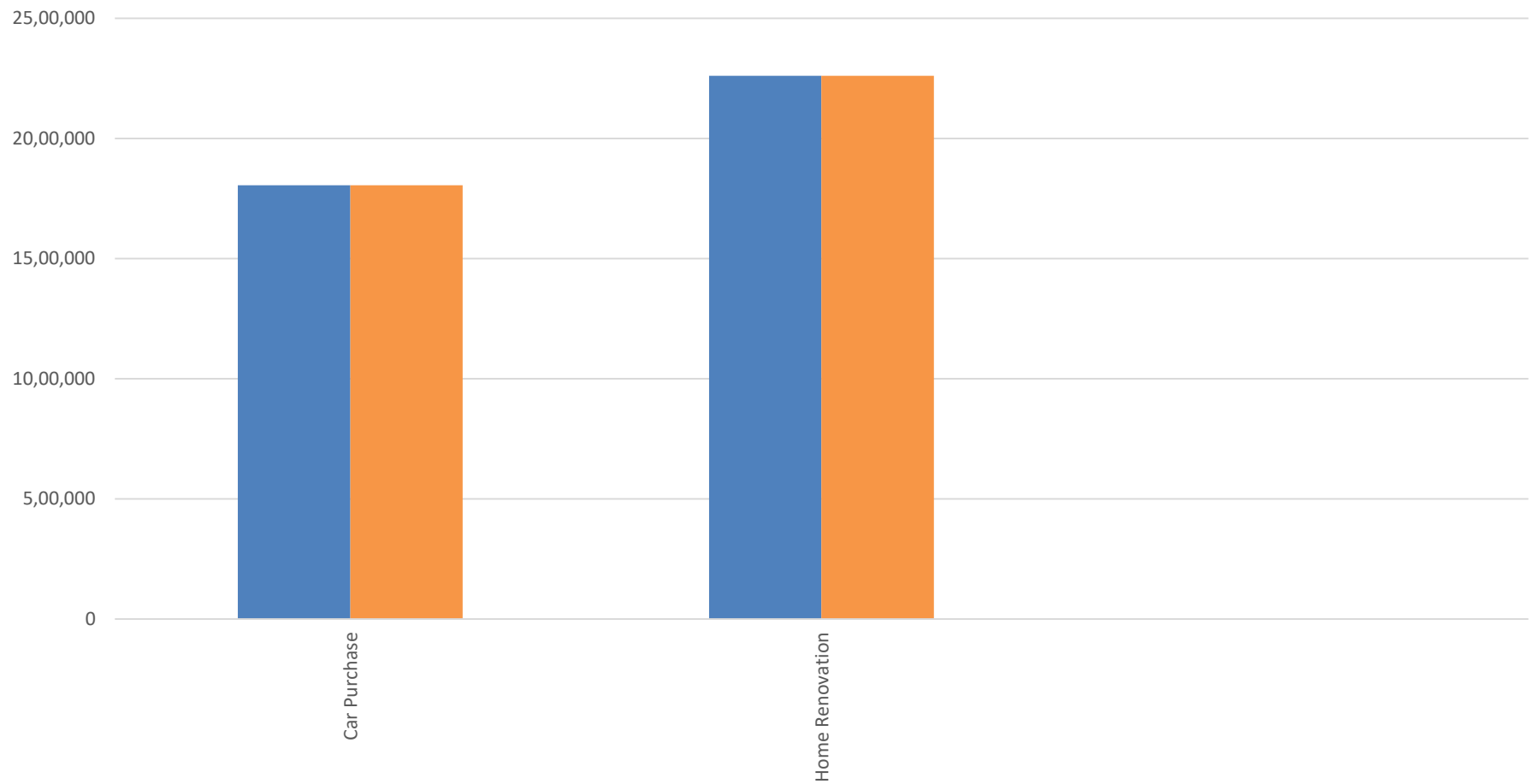
Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Jul-25	1,29,98,017		0		0	1,29,98,017	70,000	11,53,832	1,42,21,849
Feb-26	1,42,21,849		0	Car Purchase	18,04,356	1,24,17,493	1,20,000	17,47,367	1,42,84,860
Feb-27	1,42,84,860		0		0	1,42,84,860	1,20,000	20,08,798	1,64,13,658
Feb-28	1,64,13,658		0		0	1,64,13,658	1,20,000	23,06,830	1,88,40,488
Feb-29	1,88,40,488		0		0	1,88,40,488	0	26,37,668	2,14,78,156
Feb-30	2,14,78,156		0		0	2,14,78,156	0	30,06,942	2,44,85,098
Feb-31	2,44,85,098		0		0	2,44,85,098	0	34,27,914	2,79,13,012
Feb-32	2,79,13,012		0		0	2,79,13,012	0	39,07,822	3,18,20,833
Feb-33	3,18,20,833		0	Home Renovation	22,60,904	2,95,59,929	0	0	0
	Total		0		40,65,260		4,30,000		

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-Jul-2025

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

Year	Age	Opening Balance	Maturities/Sales	Reinvestment	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Jul-25	56	16,41,185		0	0	16,41,185	70,000	1,33,502	18,44,687
Feb-26	57	18,44,687		0	0	18,44,687	1,20,000	2,67,174	22,31,861
Feb-27	58	22,31,861		0	0	22,31,861	1,20,000	3,21,378	26,73,239
Feb-28	59	26,73,239		0	0	26,73,239	1,20,000	3,83,171	31,76,411
Feb-29	60	31,76,411	Rental Income Non-Rental Real Estate	27,97,167	10,74,504	48,99,074	0	4,16,421	53,15,495
Feb-30	61	53,15,495	Rental Income Sujatha Rao: LIC Jeevan Anand 647477352	23,70,592	11,38,974	65,47,113	0	5,56,505	71,03,617
Feb-31	62	71,03,617	Rental Income	4,82,927	12,07,313	63,79,232	0	5,42,235	69,21,466
Feb-32	63	69,21,466	Rental Income	5,11,903	12,79,751	61,53,618	0	5,23,057	66,76,675
Feb-33	64	66,76,675	Rental Income	5,42,617	13,56,537	58,62,756	0	4,98,334	63,61,090
Feb-34	65	63,61,090	Rental Income	5,75,174	14,37,929	54,98,335	0	4,67,358	59,65,693
Feb-35	66	59,65,693	Rental Income	6,09,684	15,24,204	50,51,173	0	4,29,350	54,80,523

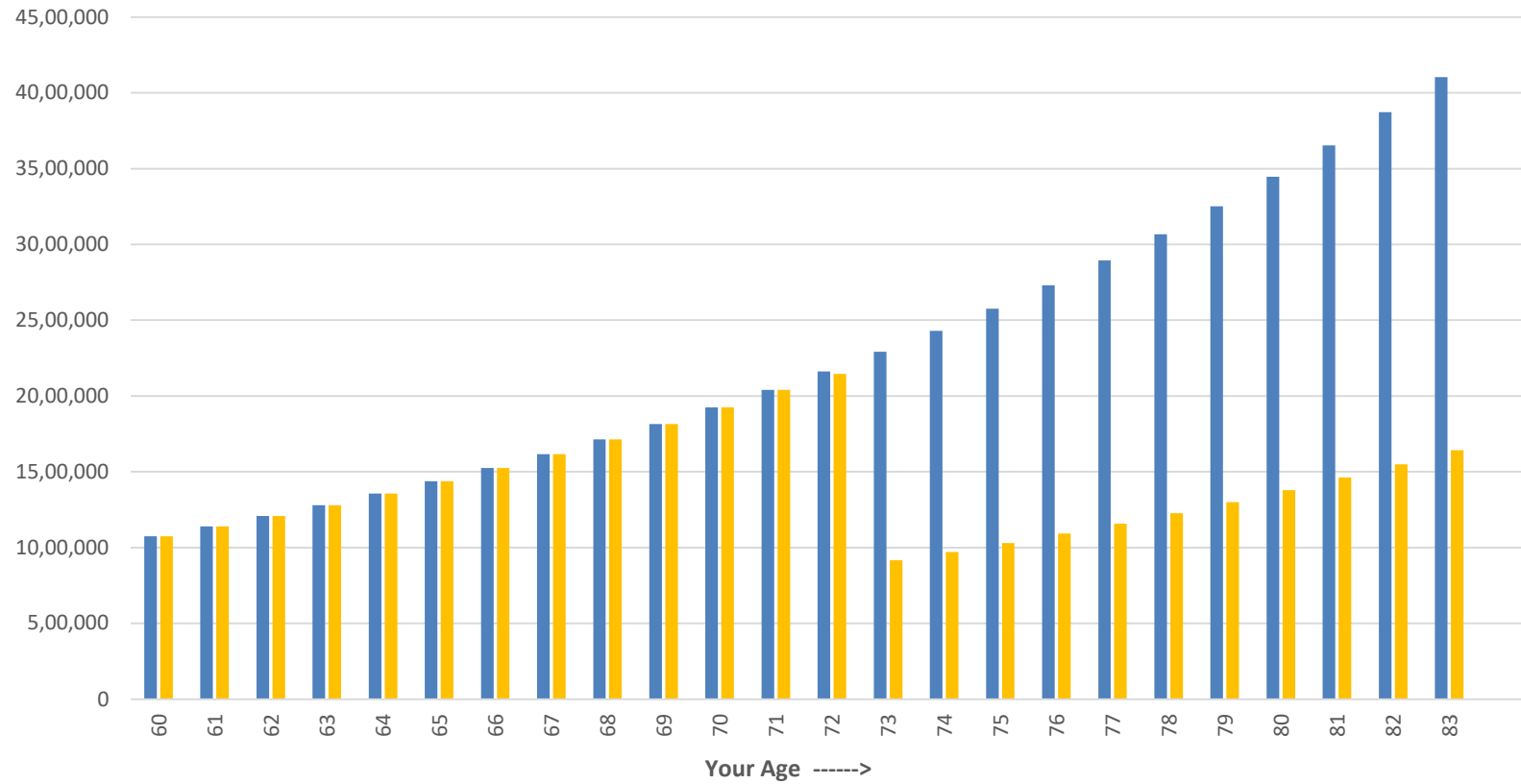
Feb-36	67	54,80,523	Rental Income	6,46,265	16,15,657	45,11,132	0	3,83,446	48,94,578
Feb-37	68	48,94,578	Rental Income	6,85,041	17,12,596	38,67,023	0	3,28,697	41,95,720
Feb-38	69	41,95,720	Rental Income	7,26,144	18,15,352	31,06,512	0	2,64,054	33,70,566
Feb-39	70	33,70,566	Rental Income	7,69,713	19,24,273	22,16,005	0	1,88,360	24,04,366
Feb-40	71	24,04,366	Rental Income	8,15,895	20,39,729	11,80,532	0	1,00,345	12,80,877
Feb-41	72	12,80,877	Rental Income	8,64,849	21,62,113	-16,387	0	0	0
Feb-42	73	0	Rental Income	9,16,740	22,91,840	-13,75,100	0	0	0
Feb-43	74	0	Rental Income	9,71,744	24,29,350	-14,57,606	0	0	0
Feb-44	75	0	Rental Income	10,30,049	25,75,111	-15,45,062	0	0	0
Feb-45	76	0	Rental Income	10,91,852	27,29,618	-16,37,766	0	0	0
Feb-46	77	0	Rental Income	11,57,363	28,93,395	-17,36,032	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: 01/07/2025

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Valueraj
quest for your trust

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[000022] Ramesh Rao

Bengaluru

Diverse views of your Unrealized Portfolio

Investor wise Summary

Investor Name	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Ramesh Rao	890026	1641185	751159	84.40	18.99	10.42
Ajay Rao	981135	5124988	4143853	422.35	21.27	32.55
Avani Rao (Minor)	507554	2180141	1672587	329.54	17.18	13.85
Sujatha Rao	2685940	6799728	4113788	153.16	12.63	43.18
	5064655	15746042	10681387	210.90	16.71	100

Fund Category wise Summary

Fund Category	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Equity - ELSS	470000	1111883	641883	136.57	24.72	7.06
Equity - Flexi Cap	890026	1641185	751159	84.40	18.99	10.42
Equity - Large Cap	1448553	3954092	2505539	172.97	13.07	25.11
Equity - Mid Cap	737387	1738796	1001409	135.80	18.33	11.04
Equity - Multi Cap	511135	4013105	3501970	685.14	17.36	25.49
Equity - Value Oriented	507554	2180141	1672587	329.54	17.18	13.85
Equity total:	4564655	14639202	10074547	220.71	18.20	92.97
Debt - Short Duration	500000	1106840	606840	121.37	7.68	7.03
Debt total:	500000	1106840	606840	121.37	7.68	7.03
	5064655	15746042	10681387	210.90	16.71	100

Scheme wise Summary

Scheme Name	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Aditya Birla SunLife Large Cap Reg-G	1448553	3954092	2505539	172.97	13.07	25.11
HDFC ELSS Tax Saver Reg-G	470000	1111883	641883	136.57	24.72	7.06
HDFC Short Term Debt-G	500000	1106840	606840	121.37	7.68	7.03
ICICI Prudential Value-G	507554	2180141	1672587	329.54	17.18	13.85
Nippon India Multi Cap-G	511135	4013105	3501970	685.14	17.36	25.49
Nippon India Retirement Fund - Wealth Creation Scheme-G	890026	1641185	751159	84.40	18.99	10.42
UTI Mid Cap Reg-G	737387	1738796	1001409	135.80	18.33	11.04
	5064655	15746042	10681387	210.90	16.71	100

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

Gain / Loss Summary

Scheme Name	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

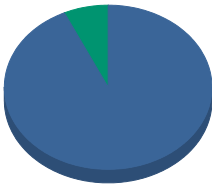
Nippon India Retirement Fund - Wealth Creation Scheme-G (T434148949451)	24/03/15	890026	1641185	814198	150.78	02.13	751159	84.40	18.99	1565357	109.47	14.79
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Ajay Rao

Portfolio Snapshot

a	Lump sum Investments	710000
b	SIP Investments	1920000
c	Switch-Ins & *Sweep	2974629
d	Redemptions	1354172
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)	4250457
j	Market Value	15746042
	Net Gain (j-i)	11495585
	Abs. Ret. of unrealized gains	210.90 %
	CAGR of unrealized gains	16.71 %
	Overall Absolute Returns	205.11 %
	Overall XIRR	14.93 %

Asset Allocation



Equity	14639202
Hybrid	0
Debt	1106840
Money Market	0
Bullion	0
Total	15746042

* Dividend Sweep In

Scheme Name	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
HDFC ELSS Tax Saver Reg-G (T16213219/23)	06/09/19	470000	1111883	0	0.00	0.00	641883	136.57	24.72	641883	136.57	23.79
Nippon India Multi Cap-G (T403134693913)	01/06/12	511135	4013105	0	0.00	0.00	3501970	685.14	17.36	3501970	685.14	17.36
Total :		981135	5124988	0	0.00	0.00	4143853	422.35	21.27	4143853	422.35	17.82

Avani Rao (Minor)

ICICI Prudential Value-G (T8168484/46)	21/03/16	507554	2180141	0	0.00	0.00	1672587	329.54	17.18	1672587	329.54	17.18
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Sujatha Rao

Aditya Birla SunLife Large Cap Reg-G (T1016009119)	06/09/16	1448553	3954092	0	0.00	0.00	2505539	172.97	13.07	2505539	172.97	13.00
HDFC Short Term Debt-G (T9507752/79)	07/10/14	500000	1106840	0	0.00	0.00	606840	121.37	7.68	606840	121.37	7.68
UTI Mid Cap Reg-G (T577315211886)	02/05/18	737387	1738796	0	0.00	0.00	1001409	135.81	18.33	1001409	135.81	16.51
Total :		2685940	6799728	0	0.00	0.00	4113788	153.16	12.63	4113788	153.16	12.12
Group Total :		5064655	15746042	814198	150.78	90.69	10681387	210.90	16.71	11495585	205.11	14.93

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
Ramesh Rao									
Nippon India Retirement Fund - Wealth Creation Scheme-G	T434148949451	18/05/15	18/08/98	10000	18	Monthly	1219970.00	2512191.00	15.28%

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 Large Cap Reg-G	-0.70	-2.17	3.67	8.46	1.41	14.74	19.15	11.89	0.9518	12.0977	0.7891
HDFC ELSS Tax Saver Reg-G	-0.49	-1.70	4.08	8.55	4.54	21.30	24.55	13.14	0.8378	11.5534	1.3075
HDFC Short Term Debt-G	-0.11	0.30	1.98	4.63	8.68	7.73	6.29	7.48	2.1236	0.9002	1.3725
ICICI Prudential Value-G	-0.46	-3.21	2.60	5.04	2.77	21.09	25.84	14.39	0.7882	11.3560	1.2915
Nippon India Multi Cap-G	-1.09	-1.52	8.50	12.75	1.77	23.27	30.12	14.28	0.8377	12.9764	1.2944
Nippon India Retirement Fund - Wealth Creation Scheme-G	-1.07	-1.88	4.97	8.16	-1.32	17.13	20.45	10.40	0.9684	13.3293	0.8967
UTI Mid Cap Reg-G	-1.19	-2.73	8.10	10.57	-3.98	16.19	23.21	13.25	0.9532	15.5591	0.7333

Folio Ledger

Transactions From 01-Jan-2025 To 30-Jun-2025

DateDescriptionNAV			Debits			Credits			Balance Units
			Amount	STT	Units	Amount		Units	

Ramesh Rao

Fund Name Nippon India Retirement Fund - Wealth Creation Scheme-Growth

Folio No. T434148949451

			Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	
Date	Description	NAV						
Ramesh Rao								
Opening								54301.959
20/01/25	SIP	27.6329	0.00	-	-	9999.50	361.869	54663.828
20/01/25	*** Stamp Duty Charges on Above ***					0.50		
18/02/25	SIP	25.7326	0.00	-	-	9999.50	388.593	55052.421
18/02/25	*** Stamp Duty Charges on Above ***					0.50		
18/03/25	SIP	25.8944	0.00	-	-	9999.50	386.165	55438.586
18/03/25	*** Stamp Duty Charges on Above ***					0.50		
21/04/25	SIP	27.5323	0.00	-	-	9999.50	363.192	55801.778
21/04/25	*** Stamp Duty Charges on Above ***					0.50		
19/05/25	SIP	28.3499	0.00	-	-	9999.50	352.717	56154.495
19/05/25	*** Stamp Duty Charges on Above ***					0.50		
18/06/25	SIP	28.1466	0.00	-	-	9999.50	355.265	56509.760
18/06/25	*** Stamp Duty Charges on Above ***					0.50		
			0.00		-	60000.00	2207.801	

			Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	
Date	Description	NAV						
Sujatha Rao								
Fund Name UTI Mid Cap Fund Regular Plan-Growth								Folio No. T577315211886
Opening								5405.717
13/01/25	SIP	280.5047	0.00	-	-	9999.50	35.648	5441.365
13/01/25	*** Stamp Duty Charges on Above ***					0.50		
11/02/25	SIP	266.7428	0.00	-	-	9999.50	37.487	5478.852
11/02/25	*** Stamp Duty Charges on Above ***					0.50		
11/03/25	SIP	256.2441	0.00	-	-	9999.50	39.023	5517.875
11/03/25	*** Stamp Duty Charges on Above ***					0.50		
11/04/25	SIP	259.5043	0.00	-	-	9999.50	38.533	5556.408
11/04/25	*** Stamp Duty Charges on Above ***					0.50		
13/05/25	SIP	282.9176	0.00	-	-	9999.50	35.344	5591.752
13/05/25	*** Stamp Duty Charges on Above ***					0.50		
11/06/25	SIP	305.3093	0.00	-	-	9999.50	32.752	5624.504
11/06/25	*** Stamp Duty Charges on Above ***					0.50		
			0.00		-	60000.00	218.787	

Transactions are considered upto 30/06/2025, NAVs are considered upto 30/06/2025
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.