

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 01/01/2026

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-26	11,37,273		0		0	11,37,273	0	12,699	11,49,972
Feb-26	11,49,972		0		0	11,49,972	0	97,748	12,47,719
Feb-27	12,47,719		0		0	12,47,719	0	1,06,056	13,53,775
Feb-28	13,53,775		0		0	13,53,775	0	1,15,071	14,68,846
Feb-29	14,68,846		0	Emergency Fund	13,56,590	1,12,256	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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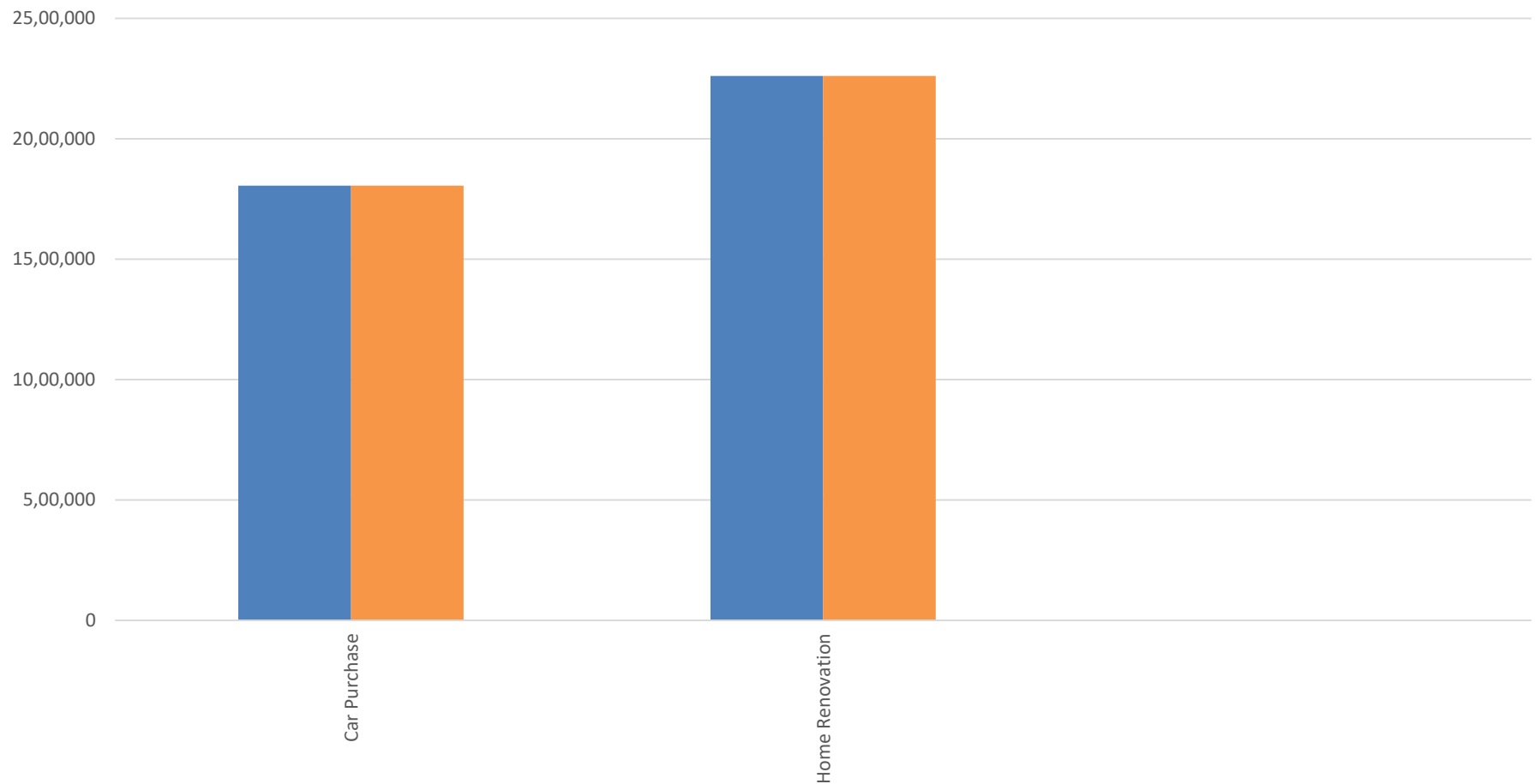
Date	Opening Balance	Maturities/Sales	Reinvestment	Goals	Withdrawals	Net Balance	Investments	Growth	Closing Balance
Jan-26	1,32,23,076		0		0	1,32,23,076	10,000	2,38,086	1,34,71,162
Feb-26	1,34,71,162		0	Car Purchase	18,04,356	1,16,66,806	1,20,000	16,42,271	1,34,29,077
Feb-27	1,34,29,077		0		0	1,34,29,077	1,20,000	18,88,989	1,54,38,065
Feb-28	1,54,38,065		0		0	1,54,38,065	1,20,000	21,70,247	1,77,28,312
Feb-29	1,77,28,312		0		0	1,77,28,312	0	24,81,964	2,02,10,276
Feb-30	2,02,10,276		0		0	2,02,10,276	0	28,29,439	2,30,39,715
Feb-31	2,30,39,715		0		0	2,30,39,715	0	32,25,560	2,62,65,275
Feb-32	2,62,65,275		0		0	2,62,65,275	0	36,77,138	2,99,42,413
Feb-33	2,99,42,413		0	Home Renovation	22,60,904	2,76,81,509	0	0	0
	Total		0		40,65,260		3,70,000		

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

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Your Goals

■ Amount Needed ■ Amount Expected



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Financial Plan for Ramesh Rao

Retirement Income

Review dated 01-Jan-2026

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-26	57	16,95,385		0	0	16,95,385	10,000	18,723	17,24,108
Feb-26	57	17,24,108		0	0	17,24,108	1,20,000	2,50,293	20,94,401
Feb-27	58	20,94,401		0	0	20,94,401	1,20,000	3,02,134	25,16,535
Feb-28	59	25,16,535		0	0	25,16,535	1,20,000	3,61,233	29,97,768
Feb-29	60	29,97,768	Rental Income, Non-Rental Real Estate	27,97,167	10,74,504	47,20,431	0	4,01,237	51,21,668
Feb-30	61	51,21,668	Rental Income, Sujatha Rao: LIC Jeevan Anand 647477352	23,70,592	11,38,974	63,53,285	0	5,40,029	68,93,315
Feb-31	62	68,93,315	Rental Income	4,82,927	12,07,313	61,68,929	0	5,24,359	66,93,288
Feb-32	63	66,93,288	Rental Income	5,11,903	12,79,751	59,25,439	0	5,03,662	64,29,102
Feb-33	64	64,29,102	Rental Income	5,42,617	13,56,537	56,15,182	0	4,77,290	60,92,472
Feb-34	65	60,92,472	Rental Income	5,75,174	14,37,929	52,29,718	0	4,44,526	56,74,244
Feb-35	66	56,74,244	Rental Income	6,09,684	15,24,204	47,59,724	0	4,04,577	51,64,300

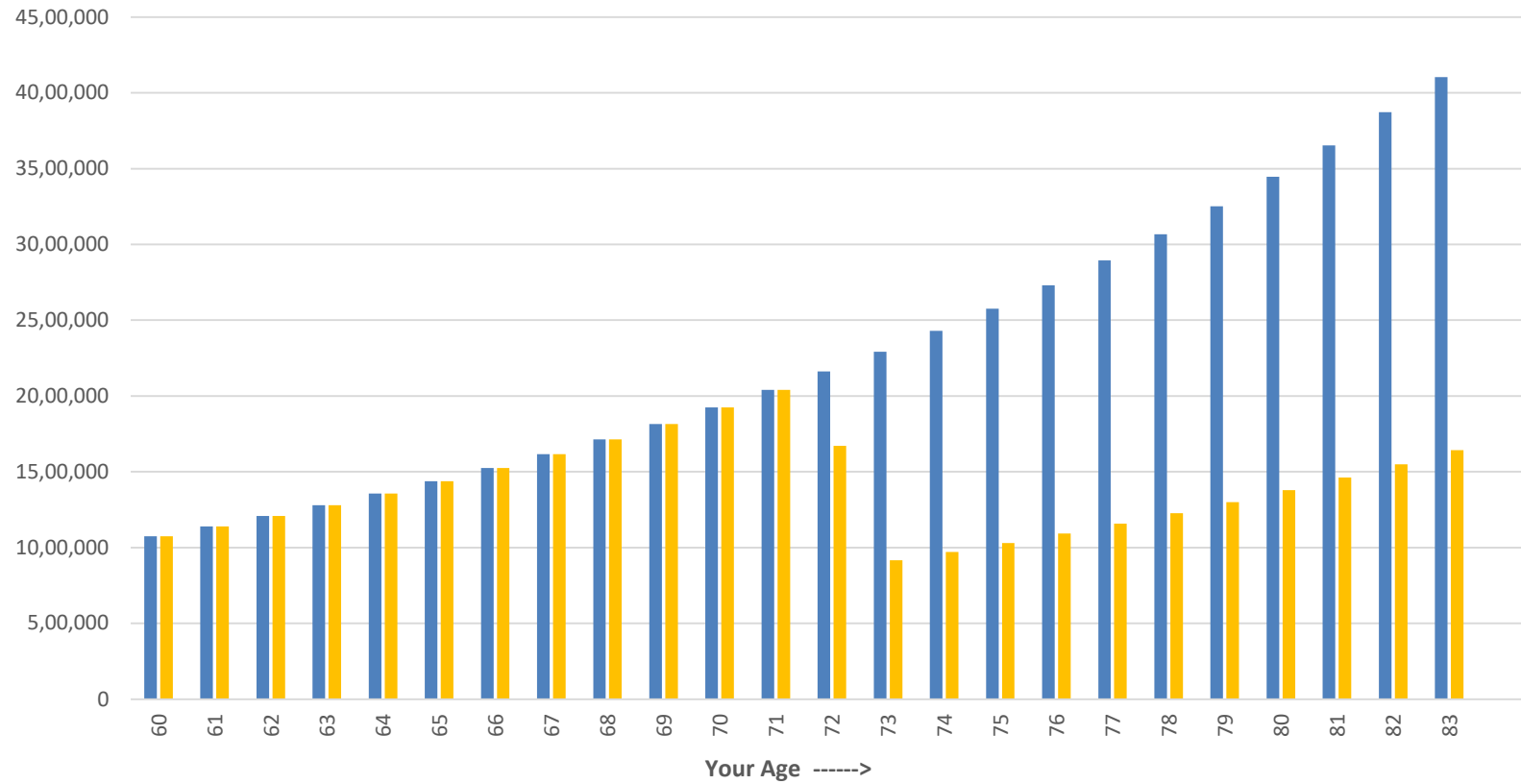
Feb-36	67	51,64,300	Rental Income	6,46,265	16,15,657	41,94,909	0	3,56,567	45,51,476
Feb-37	68	45,51,476	Rental Income	6,85,041	17,12,596	35,23,921	0	2,99,533	38,23,455
Feb-38	69	38,23,455	Rental Income	7,26,144	18,15,352	27,34,247	0	2,32,411	29,66,658
Feb-39	70	29,66,658	Rental Income	7,69,713	19,24,273	18,12,097	0	1,54,028	19,66,125
Feb-40	71	19,66,125	Rental Income	8,15,895	20,39,729	7,42,291	0	63,095	8,05,386
Feb-41	72	8,05,386	Rental Income	8,64,849	21,62,113	-4,91,878	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: 01/01/2026

Valueraj Associates Private Limited

Valueraj
quest for your trust

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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	950026	1695385	745359	78.46	16.54	10.56
Ajay Rao	981135	5123207	4142072	422.17	19.97	31.91
Avani Rao	507554	2294871	1787317	352.14	16.83	14.29
Sujatha Rao	2745940	6942271	4196331	152.82	12.08	43.24
	5184655	16055734	10871079	209.68	15.88	100

Fund Category wise Summary

Fund Category	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Equity - ELSS	470000	1137663	667663	142.06	22.24	7.09
Equity - Flexi Cap	950026	1695385	745359	78.46	16.54	10.56
Equity - Large Cap	1448553	4036822	2588269	178.68	12.54	25.14
Equity - Mid Cap	797387	1768176	970789	121.75	16.55	11.01
Equity - Multi Cap	511135	3985544	3474409	679.74	16.60	24.82
Equity - Value Oriented	507554	2294871	1787317	352.14	16.83	14.29
Equity total:	4684655	14918461	10233806	218.45	17.23	92.92
Debt - Short Duration	500000	1137273	637273	127.45	7.58	7.08
Debt total:	500000	1137273	637273	127.45	7.58	7.08
	5184655	16055734	10871079	209.68	15.88	100

Scheme wise Summary

Scheme Name	Present Investment	Present Value	Invmt Gain	Abs. Ret.(%)	CAGR (%)	Alloc. (%)
Aditya Birla SunLife Large Cap Reg-G	1448553	4036822	2588269	178.68	12.54	25.14
HDFC ELSS Tax Saver Reg-G	470000	1137663	667663	142.06	22.24	7.09
HDFC Short Term Debt-G	500000	1137273	637273	127.45	7.58	7.08
ICICI Prudential Value-G	507554	2294871	1787317	352.14	16.83	14.29
Nippon India Multi Cap-G	511135	3985544	3474409	679.74	16.60	24.82
Nippon India Retirement Fund - Wealth Creation Scheme-G	950026	1695385	745359	78.46	16.54	10.56
UTI Mid Cap Reg-G	797387	1768176	970789	121.75	16.55	11.01
	5184655	16055734	10871079	209.68	15.88	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

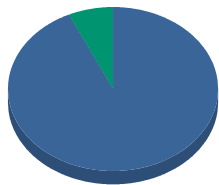
Nippon India Retirement Fund - Wealth Creation Scheme-G (T434148949451)	24/03/15	950026	1695385	814198	150.78	99.02	745359	78.46	16.54	1559557	104.67	14.08
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Ajay Rao

Portfolio Snapshot

a	Lump sum Investments	710000
b	SIP Investments	2040000
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)	4370457
j	Market Value	16055734
	Net Gain (j-i)	11685277
	Abs. Ret. of unrealized gains	209.68 %
	CAGR of unrealized gains	15.88 %
	Overall Absolute Returns	204.12 %
	Overall XIRR	14.26 %

Asset Allocation



Equity	14918461
Hybrid	0
Debt	1137273
Money Market	0
Bullion	0
Total	16055734

* 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	1137663	0	0.00	0.00	667663	142.06	22.24	667663	142.06	21.56
Nippon India Multi Cap-G (T403134693913)	01/06/12	511135	3985544	0	0.00	0.00	3474409	679.74	16.60	3474409	679.74	16.60
Total :		981135	5123207	0	0.00	0.00	4142072	422.17	19.97	4142072	422.17	16.99

Avani Rao

ICICI Prudential Value-G (T8168484/46)	21/03/16	507554	2294871	0	0.00	0.00	1787317	352.14	16.83	1787317	352.14	16.84
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Sujatha Rao

Aditya Birla SunLife Large Cap Reg-G (T1016009119)	06/09/16	1448553	4036822	0	0.00	0.00	2588269	178.68	12.54	2588269	178.68	12.47
HDFC Short Term Debt-G (T9507752/79)	07/10/14	500000	1137273	0	0.00	0.00	637273	127.45	7.58	637273	127.45	7.58
UTI Mid Cap Reg-G (T577315211886)	02/05/18	797387	1768176	0	0.00	0.00	970789	121.75	16.55	970789	121.75	14.80
Total :		2745940	6942271	0	0.00	0.00	4196331	152.82	12.08	4196331	152.82	11.55

Group Total :		5184655	16055734	814198	150.78	82.16	10871079	209.68	15.88	11685277	204.12	14.26
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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
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Ramesh Rao

Nippon India Retirement Fund - Wealth Creation Scheme-G	T434148949451	18/05/15	18/08/98	10000	18	Monthly	1279967.00	2563416.00	13.91%
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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	-2.72	-4.01	-3.24	-1.36	8.38	14.33	14.03	13.44	0.9621	11.5369	0.8051
HDFC ELSS Tax Saver Reg-G	-2.69	-3.43	-4.21	-0.96	9.65	19.31	19.95	15.21	0.8207	10.8720	1.2679
HDFC Short Term Debt-G	0.09	0.17	0.79	2.10	7.26	7.57	6.11	7.33	2.4729	0.9336	1.3942
ICICI Prudential Value-G	-2.16	-3.90	-1.19	1.86	11.21	19.49	21.38	16.36	0.7841	10.8429	1.2921
Nippon India Multi Cap-G	-3.63	-6.70	-7.93	-7.57	3.61	19.17	22.75	15.35	0.8569	12.9549	1.1219
Nippon India Retirement Fund - Wealth Creation Scheme-G	-3.17	-4.17	-5.43	-4.48	2.85	15.75	14.95	11.47	0.9727	12.8918	0.7983
UTI Mid Cap Reg-G	-3.67	-5.60	-5.91	-6.16	0.11	15.60	15.94	14.61	0.9633	15.5366	0.7021

Folio Ledger

Transactions From 01-Jul-2025 To 31-Dec-2025

DateDescriptionNAV			Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	

Ramesh Rao

Fund Name	Nippon India Retirement Fund - Wealth Creation Scheme-Growth / INF204KA1B64	Folio No.	T434148949451
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			Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	
Date	Description	NAV						
Ramesh Rao								
Opening								56509.760
18/07/25	SIP	28.8252	0.00	-	-	9999.50	346.901	56856.661
18/07/25	*** Stamp Duty Charges on Above ***					0.50		
18/08/25	SIP	28.6792	0.00	-	-	9999.50	348.667	57205.328
18/08/25	*** Stamp Duty Charges on Above ***					0.50		
18/09/25	SIP	29.4648	0.00	-	-	9999.50	339.371	57544.699
18/09/25	*** Stamp Duty Charges on Above ***					0.50		
20/10/25	SIP	29.4100	0.00	-	-	9999.50	340.003	57884.702
20/10/25	*** Stamp Duty Charges on Above ***					0.50		
18/11/25	SIP	29.2352	0.00	-	-	9999.50	342.036	58226.738
18/11/25	*** Stamp Duty Charges on Above ***					0.50		
18/12/25	SIP	28.6228	0.00	-	-	9999.50	349.354	58576.092
18/12/25	*** Stamp Duty Charges on Above ***					0.50		
			0.00		-	60000.00	2066.332	

			Debits			Credits		Balance Units
			Amount	STT	Units	Amount	Units	
Date	Description	NAV						
Sujatha Rao								
Fund Name UTI Mid Cap Fund Regular Plan-Growth / INF789F01810								Folio No. T577315211886
Opening								5624.504
11/07/25	SIP	303.2212	0.00	-	-	9999.50	32.978	5657.482
11/07/25	*** Stamp Duty Charges on Above ***					0.50		
12/08/25	SIP	294.5502	0.00	-	-	9999.50	33.948	5691.430
12/08/25	*** Stamp Duty Charges on Above ***					0.50		
10/09/25	SIP	303.2451	0.00	-	-	9999.50	32.975	5724.405
10/09/25	*** Stamp Duty Charges on Above ***					0.50		
10/10/25	SIP	302.1666	0.00	-	-	9999.50	33.093	5757.498
10/10/25	*** Stamp Duty Charges on Above ***					0.50		
10/11/25	SIP	305.2606	0.00	-	-	9999.50	32.757	5790.255
10/11/25	*** Stamp Duty Charges on Above ***					0.50		
10/12/25	SIP	297.9968	0.00	-	-	9999.50	33.556	5823.811
10/12/25	*** Stamp Duty Charges on Above ***					0.50		
			0.00		-	60000.00	199.307	