

DISCLAIMER

1. The contents this discussion, views expressed, Sectors or Companies discussed on various subjects related to Financial Planning, Investments etc are only for Educational Purpose. We give investment advice on one to one basis and as per risk profile of concerned. We do not give advice or recommendations in seminars, conferences for investment purpose. Our view is to create awareness of investments, and discuss nitty gritty of risk management only. We do not give Guarantee of Returns on any product.
2. Investment in Mutual Funds, Markets, listed securities, SIF, GIFT CITY, PMS, AIF are subject to market risks. Please read scheme related documents carefully before investing. Past returns are no guarantee of future returns.



Important Aspects of Financial Planning



To begin with

- *What is Saving?*

X INCOME – EXPENDITURE = SAVINGS

✓ INCOME – SAVINGS = EXPENDITURE

- *What is Investment?*



Deployment of Savings into such securities which will generate income and eventually create wealth

Why Financial Planning?



Financial Freedom

?

Retirement

Short Term Goals

Wealth Creation

Dreams and Aspirations

Long Term Goals

Risk of inflation & Market Risk

Risk

Risk to Livelihood

Management

Risk to Assets

Existential Risk

Why Financial Planning?



Financial Freedom

Will

Pension

Wealth Creation

**Travel and Lifestyle
Tax Efficiency**

**Dream House / Car
Business Venture**

**Child / Children Education &
Marriage**

*Risk
Management*

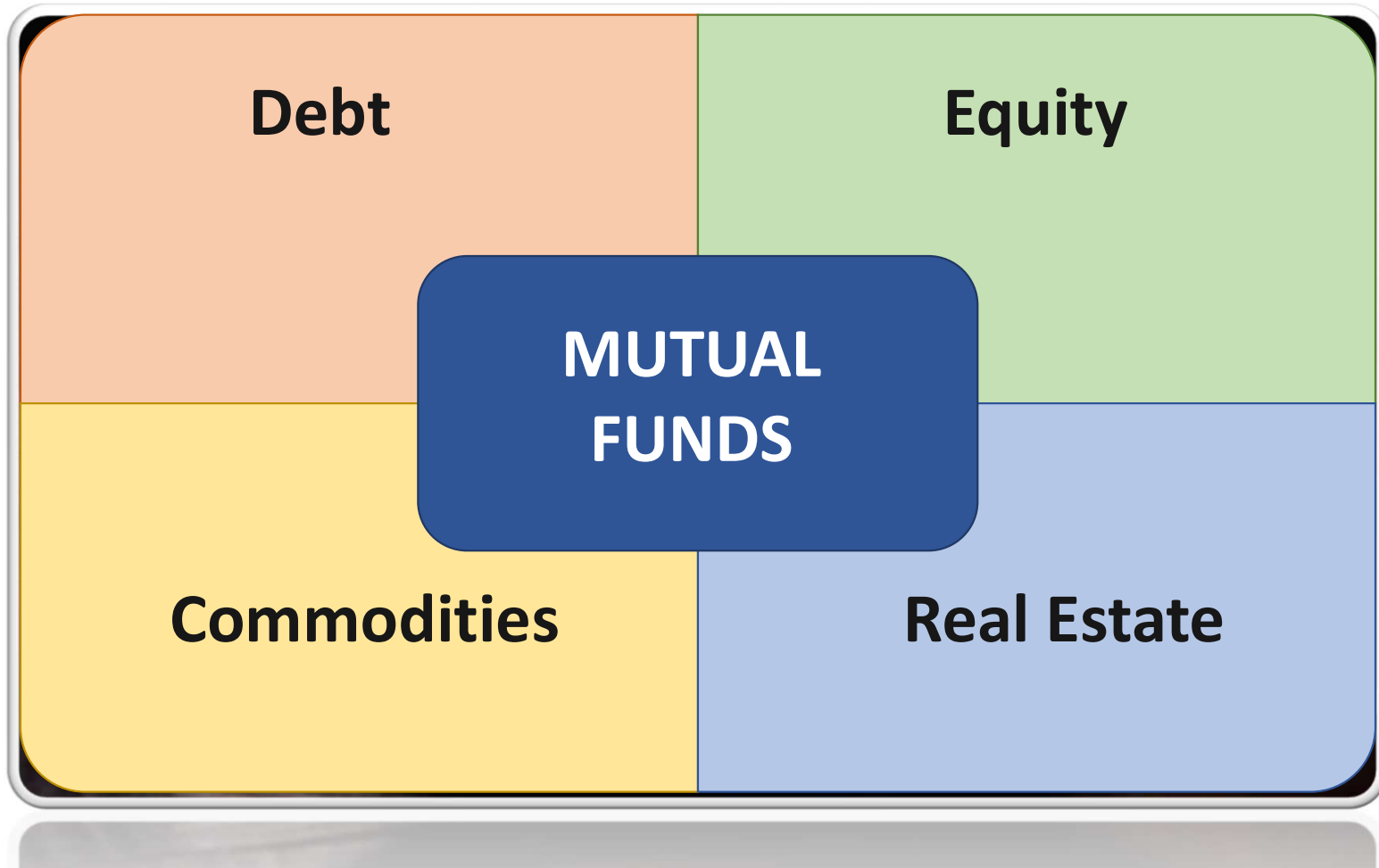
Asset Allocation / Diversification

Emergency Fund

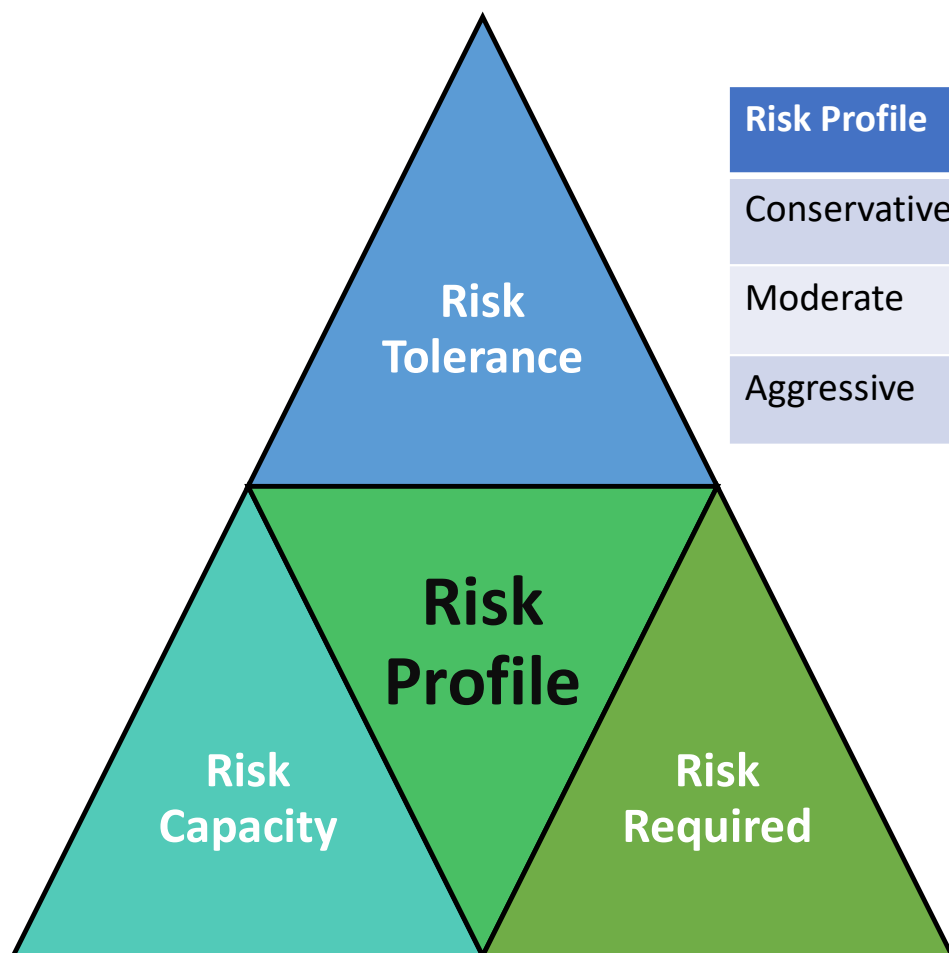
General Insurance

Term & Health Insurance

Asset Allocation



What is your Risk Profile?



Risk Profile	Fixed Income*	Equity**	Gold / Silver	Others***
Conservative	60%	15%	15%	10%
Moderate	30%	50%	15%	5%
Aggressive	20%	60%	15%	5%

Fixed Income - Bank FDs, Govt. Securities, Bonds, etc...*

*Equity** - Shares, Mutual Funds in Equity Markets, ETFs, etc...*

*Others*** - Real estate, REITs, InvITs, etc...*

Essential components of Risk Profiling as per SEBI guidelines

Types of RISKS



SYSTEMIC RISK	SYSTEMATIC RISK	UNSYSTEMATIC RISK
It comes from Industry Collapse that can trigger financial crisis like domino effect.	Systematic Risk comes from broad economic factors	Unsystematic Risk comes from specific events
Lehman Brothers collapse in 2008 triggered GLOBAL FINANCIAL CRISIS, World War, etc	like inflation, recessions, geo political unrest	like company specific risk, KODAK May not have cascading effect on economy
Govt Regulatory changes, World forums to mitigate these risks to some extent	investor should employ strategies like ASSET ALLOCATION across available assets including Geographical allocation and Hedging	It can be reduced through Diversification



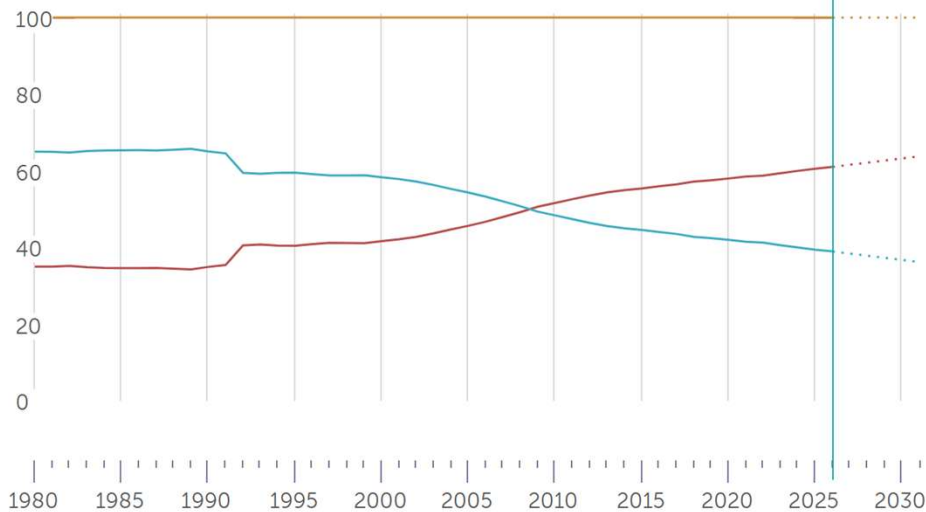
India as an Asset Class



- Young population
- Fastest growing major economy
- Improving disposable incomes with rising PCI
- Broad industrial base with solid domestic consumption
- Stable political outlooks, policy reforms
- Recent Upgrades by international rating agencies

TREND (1980-2031)

Percent of World



SELECTION (2026)

Emerging market and developing economies	+≡	61.02
Advanced economies	+≡	38.98
World	≡	100

ADD AN ITEM TO THE CHART

RESET

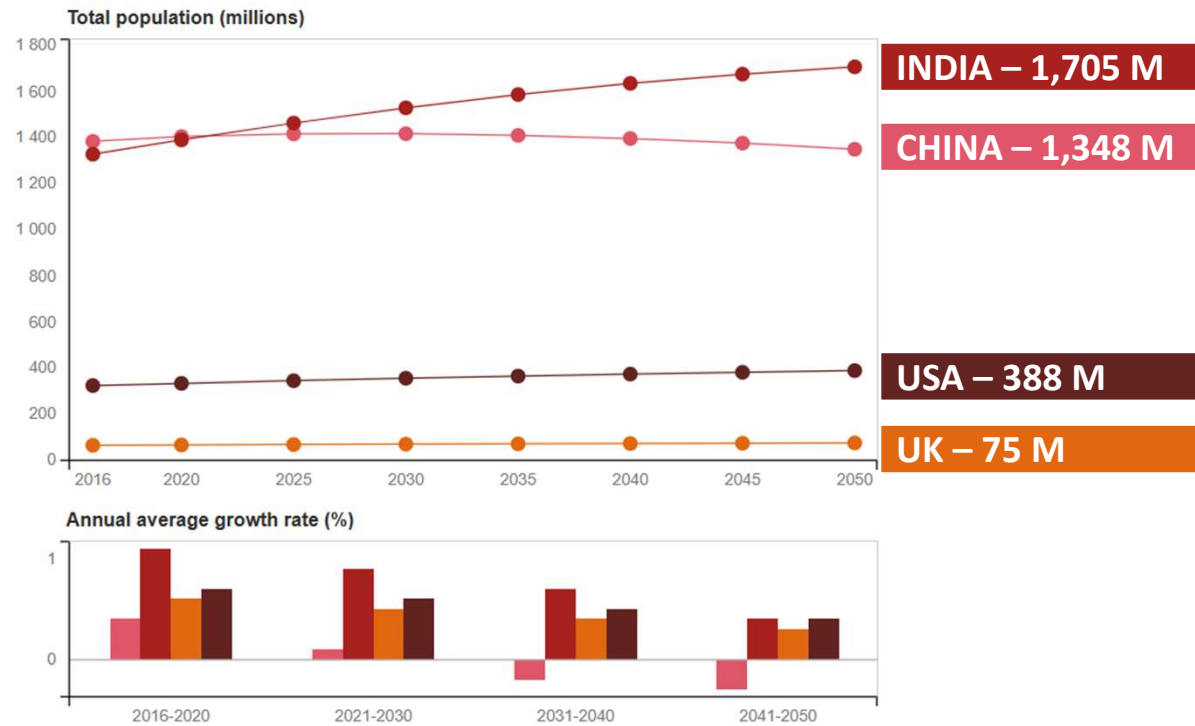
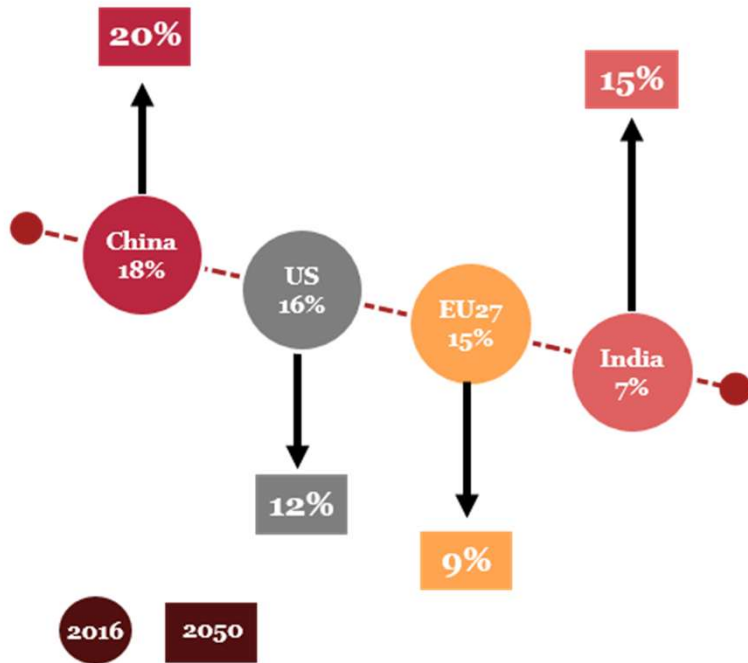
Source: IMF

World in 2050



The US and Europe will steadily lose ground to China and India

Share of world GDP (PPPs) from 2016 to 2050...



Sources: IMF for 2016 estimates, PwC analysis for projections to 2050

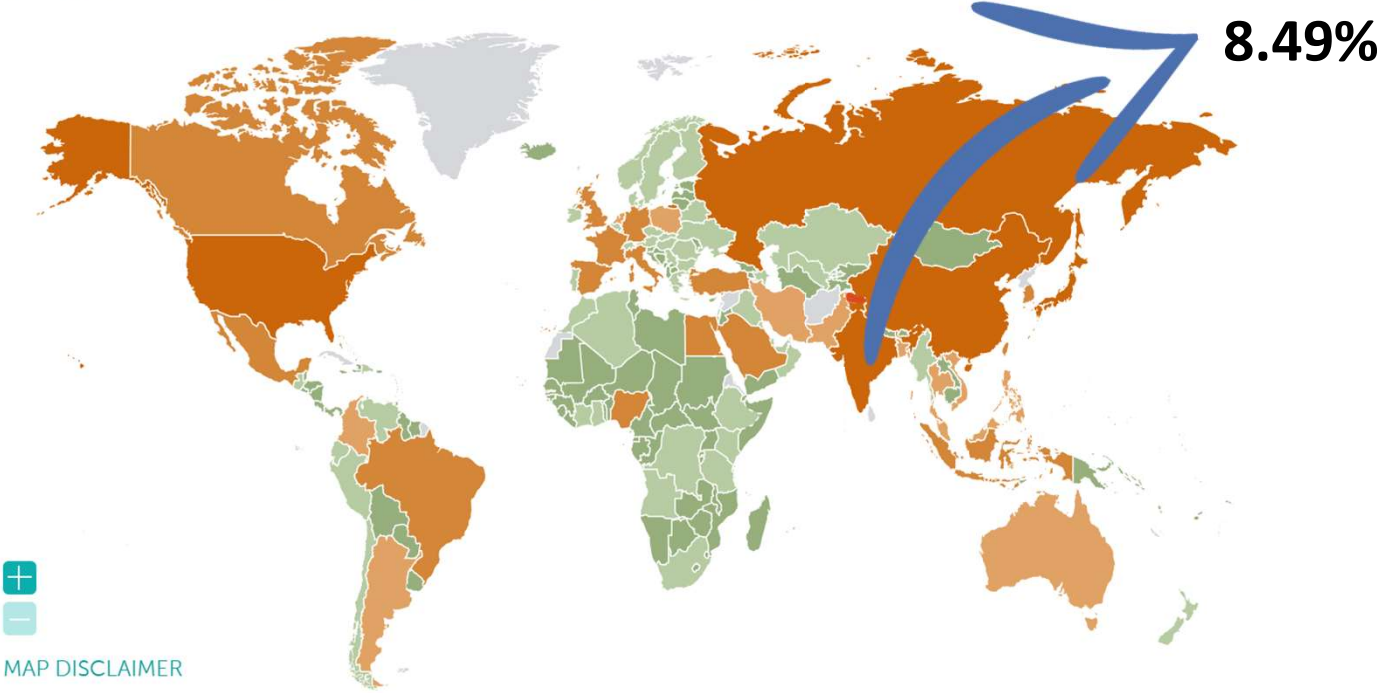
India as an Asset Class



MAP (2026)



● Greater than 3% ● 1% - 3% ● 0.5% - 1% ● 0.1% - 0.5% ● Less than 0.1% ● no data



Source: IMF

Primary Concerns for NRI Investors



Settle permanently, or return to India?

Be flexible – Separate retirement corpus in India

How to invest in India?

Tax implications?

Currency depreciation

GIFT City for NRI Investors



**Taxation:
Non-PFIC; K1 Forms**

**Ticket Size:
\$150K initially; \$10K
thereafter**

**Accredited Investor:
\$50K**

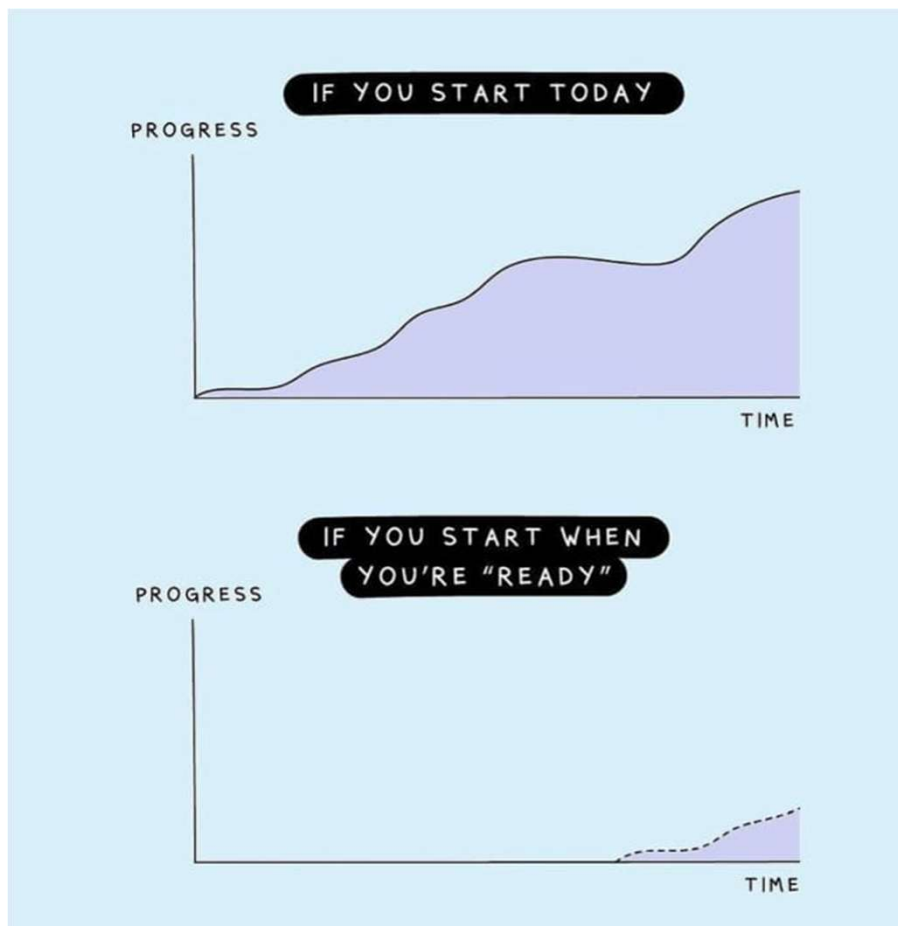
(Net-worth certificate, Accredited Certificate)

**Investment Horizon:
5+ years**

(Redemptions in multiples of \$10K)

**Must be in India
For investments**

The Cost of Delay



- SIP of Rs.10,000 every month from **25 to 60 years**.
Total saving Rs.42 Lacs.
- Value at 60 years of age = **Rs.7,33,85,300**

- SIP of Rs.10,000 every month from **27 to 60 years** .
Total saving Rs.39.60 Lacs.
- Value at 60 years of age = **Rs.5,43,63,679**

- SIP of Rs.10,000 every month from **30 to 60 years** .
Total saving Rs.36 Lacs.
- Value at 60 years of age = **Rs.3,46,16,398**

Raju Rastogi's Goal-Based Investment Plan



A) Goal Planning:				Risk Appetite: Moderately Aggres			Risk taking capacity: Low		
S No	Goal	Present Value	Months to Goal	Inflation	Future Value	Corpus Required	Monthly investment amount	Yearly Top Up %	
1	Retirement - Monthly pension	₹ 50,000	396	8%	₹ 6,33,802	₹ 12,58,80,000	₹ 15,000	5%	
2	Sister's marriage	₹ 2,00,000	12	8%	₹ 2,16,000	₹ -	₹ 16,700	0%	
3	Wealth creation	₹ 20,00,000	72	8%	₹ 31,73,749	₹ -	₹ 24,000	10%	

B) Proposed Financial Plan:

S No	Goal	Monthly Investment Value	Proposed Instrument	Remarks
1	Retirement - Monthly pension	₹ 15,000	75% Equity based MF 15% Debt, 10% Gold	Revisit asset allocation every year, rebalance as needed
2	Sister's marriage	₹ 16,700	Bank RD	Redirect monthly investments to wealth creation goal after 1 year
3	Wealth creation	₹ 24,000	100% Equity based MF	Start with Rs 7500 SIP now, and increase to required amount after 1 year when goal two cash flow is freed up.
4	Emergency Fund	₹ 10,000	Bank RD	Start immediately. Target Corpus of Rs 1.5 Lakhs considering Rs 25K HHE.
5	Term Insurance	₹ 1,000		Get a pure term insurance of Rs 1 Crore cover on priority
6	Health Insurance	₹ 3,000		Get a family floater health insurance of Rs 10 Lakhs cover

Expected Returns:

1	Long term goals-more than 3 years	12.50%
2	Short term goals - less than 3 years	7.00%

Disclaimer:

This imaginary goal-based investment plan is for education purpose only, and does not constitute financial advise. Mutual Fund investments are subject to market risks. Past performance is no guarantee of future results.



If you don't find a way to make
money while you sleep, you will
work until you die.

— *Warren Buffett* —



I AM

Wealth Creator
Nation Builder
Investor



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