



SUMरक्षा

≡ Sumraksha Investments ≡

What is financials Goals ?



Future events like

- marriage
- children's education & marriage
- medical emergencies
- taking care of dependents
- retirement



Any Goal needs a plan

What is wealth ?



ASSETS - LIABILITY




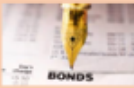



= NET WORTH

What are Assets ?
Investments, Shares,
Mutual Funds, FD, Real Estate.

Is House an Asset ??

Type of Assets



Ability and liquidity to buy anything	Lending money to someone	Ownership of physical space	Ownership of business	Ownership of goods with end use
CASH 	FIXED INCOME 	REAL ESTATE 	EQUITY 	COMMODITIES 
Hard cash Liquid funds Savings accounts Online wallets	Fixed Deposits Recurring Deposits Bonds Debentures Debt mutual funds Endowment policies	Land plots Residential property Commercial property REIT Real Estate Mutual Fund	Stocks Startup funding ETF Index funds Equity mutual funds	Gold (physical) Silver (physical) Gold or Silver ETF Gold or Silver mutual fund Crude oil Wheat Corn

What should be asset allocation ?? There is no standard reply it is customised for each person

Some Questions ?



- How much life insurance is enough ?
- How much Mediclaim should I have ?
- Are home and business my assets ?
- Do I have enough to take care of my future ?

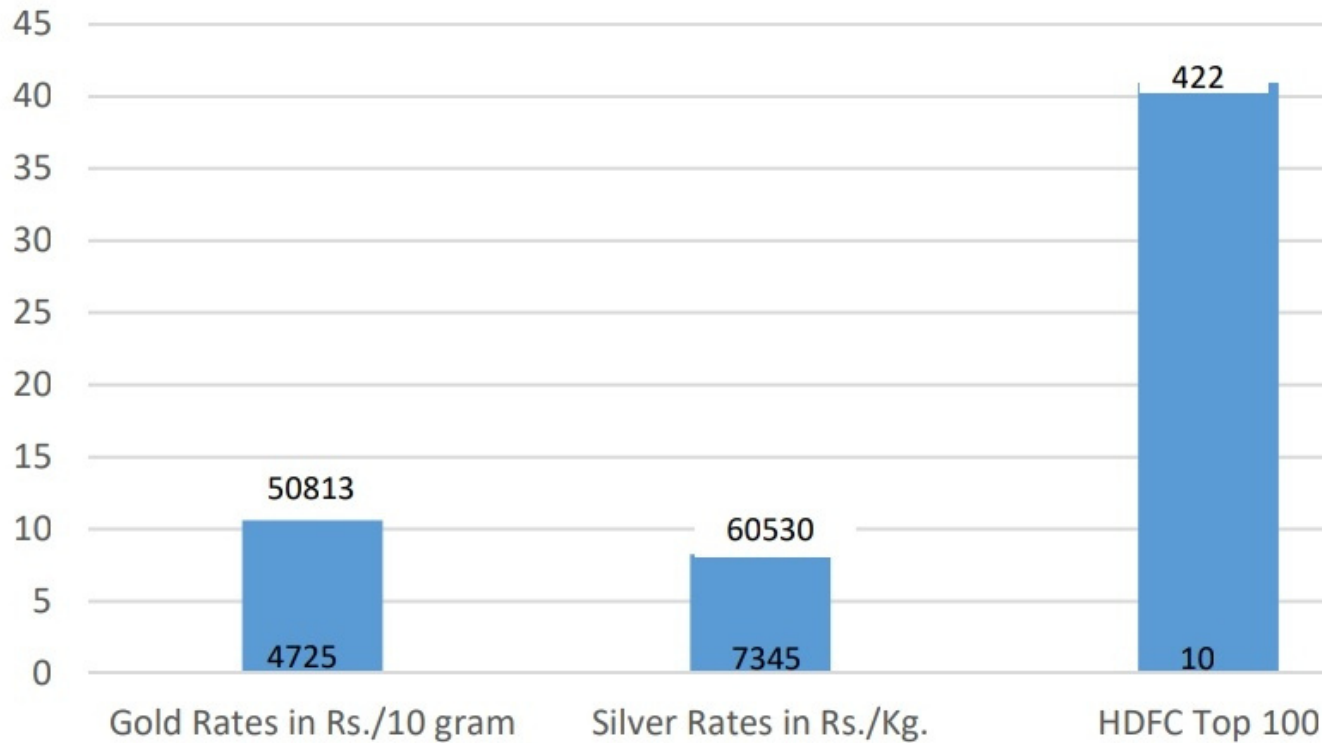
Financial



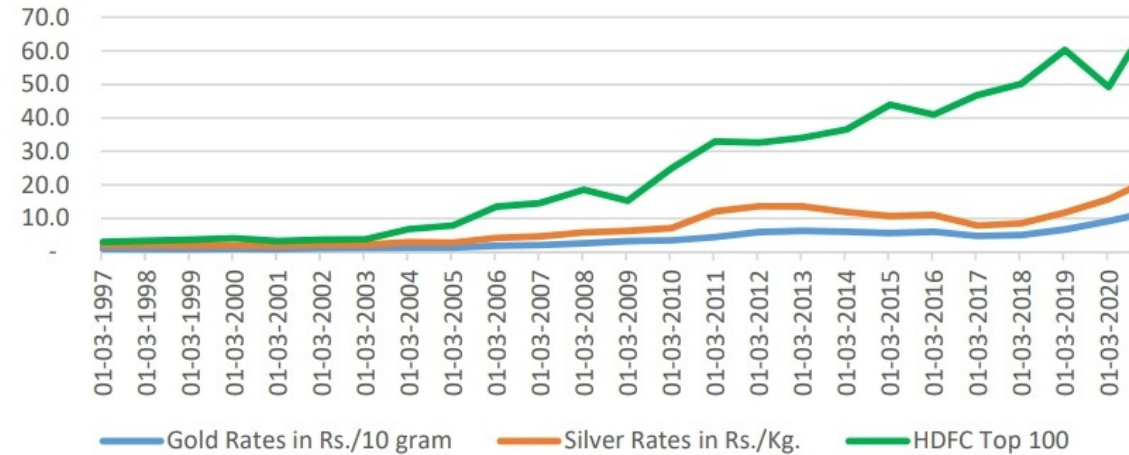
Myth : I always loose money in equity !
 Myth : Gold / Silver are better investments



Gold Silver Long Term Equity



Gold Silver Long Term Equity



Prices of 1997 Vs 2020

Are Fixed Depots are better investments in long term ?



	Investment (Rs. Lakh)	Value as on Oct 20 (Rs. Lakh)	XIRR (%)	Tenure of investment Years
HDFC Top 100 Fund - Growth Option	29	304	17	24
Fixed Deposit	29	89	8	24

SIP of Rs. 10000/per month

	Investment (Rs. Lakh)	Value as on Oct 20 (Rs. Lakh)	XIRR (%)	Tenure of investment Years
HDFC Top 100 Fund - Growth Option	22	96	15	18
Aditya Birla Sun Life Frontline Equity Fund-Growth	22	97	15	18
Fixed Deposit	22	50	8	18

SUMरक्षा

≡ Sumraksha Investments ≡

CA Chirag Shah : +91 99232 01634
chirag.shah@sumraksha.com