

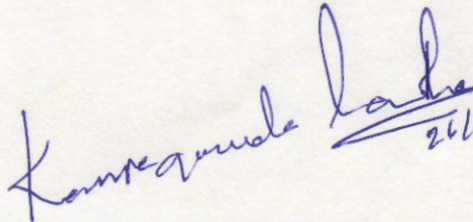
Date: 26/03/2018

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. **BABU R (1IA16MBA09)** MBA II year student of Acharya Institute of Technology, Bangalore has successfully carried out his project work on “**A STUDY ON ROLE OF FINANCIAL PLANNING IN INVESTOR’S WEALTH CREATION**” from our organization, Finance Department from 15th January 2018 to 24th March 2018.

During his tenure he was very regular, attentive and hard working. His character and conduct was satisfactory.

We wish him the best to his future endeavors.


26/03/2018

For EQII LOGIC WEALTH ADVISORY PVT. LTD.
For EQII LOGIC WEALTH ADVISORY PVT. LTD.

Authorised Signature

Authorized Signatory.



ACHARYA INSTITUTE OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, New Delhi and Accredited by NBA and NAAC)

Date: 26/05/2018

CERTIFICATE

This is to certify that **Mr. Babu R** bearing **USN 1IA16MBA09** is a bonafide student of Master of Business Administration course of the Institute 2016-18 batch, affiliated to Visvesvaraya Technological University, Belgaum. Project report on **“A Study on Role of Financial Planning in Investors Wealth Creation”** at **EQII Logic Wealth Advisory Pvt. Ltd, Bangalore** is prepared by him under the guidance of **Dr. Virupaksha Goud G**, in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belgaum, Karnataka.

Signature of Internal Guide

Signature of HOD

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Signature of Principal

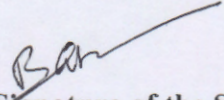
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DECLARATION

I, BABU RS bearing USN 11A16MBA09 hereby declared that the project report entitled " A STUDY ON ROLE OF FINACIAL PLANNING IN WEALTH CREATION " with reference to " EQII LOGIC WEALTH ADVISORY PVT LTD" prepared by me under the guidance of Dr. virupaksha goud faculty of MBA Department, AIT and external assistance by Mr. kemepegowda latha Manager of finance-" EQII LOGIC WEALTH ADVISORY PVT LTD I also declare that this project work is toward the partial fulfillment of the university Regulations for the degree of Master of Business Administration by Visvesvaraya Technological University, Belgaum. I have undergone a summer project for the period of ten weeks. I further declare that this project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Bengaluru


Signature of the Student

Date: 29/05/2018

ACKNOWLEDGEMENT

I would like to thank my people who have helped and supported me while doing my Project report and work.

There is not enough word to offer vote of thanks to **DR. SHARANABASAVA PILLAI principal ,DR. MAHESH** dean of academics and **Dr. Nijaguna G**, Head of the Department of MBA, AIT Bengaluru for his help in initiating the project report in advance for the regular motivation, my guides **DRVirupakashagoud** faculty of MBA Department, AIT Bengaluru and **Mr.kempegowda latha** Manager of finanace- **EQII LOGIC WEALTH ADVISORY LTD.** Bangalore for their admirable help, suggestions and opinions on the contribution during and after the project report period. I would also like to thank **kempegowda latha** for giving me the permission to carry my project work.

TABLE OF CONTENTS

CHAPTER NO.	CHAPTERS	PAGE NO.
	EXECUTIVE SUMMARY	
1	INTRODUCTION	
	1.1 Industry Profile	2
	1.2 Company profile	2-5
	1.3 Vision, Mission , Goals and Quality policy	6-9
	1.4 Product and Service Profile	9-10
	1.5Area of Operations	11-13
	1.6Swot Analysis	14-19
	1.7 Financial statements	20-21
2	THEORETICAL BACKGROUND AND LITERATURE REVIEW	
	2.1 Theoretical background	22-26
	2.2 Review of Literature	27-32
3	RESEARCH DESIGN	
	3.1 Statement of Problem	33
	3.2 Need for the study	33-34
	3.3 Objective of the study	35
	3.4 Scope of the study	36
	3.5 Research Methodology	37
	3.6 Limitations of the study	38-40
	3.7 Chapter Scheme	40-41
4	DATA ANALYSIS AND INTERPRETATION	42-63

5	SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION	
	5.1 Findings	63-64
	5.2 Suggestions	64-65
	5.3 Conclusion	66-67
	BIBLIOGRAPHY	67-68
	ANNEXURE	69-72

LIST OF TABLES

TABLE NO.	TITLES	PAGE NO.
4.1	Table showing percentage of savings from monthly salary/income Savings	43
4.1	Graph showing percentage of savings from monthly salary/income	43
4.2	Table showing the basis of savings from regular income Basis of savings	44
4.2	Graph showing the basis of savings from regular income	44
4.3	Table showing investor's savings are generally used.	45
4.3	Graph showing investor's savings are generally used.	45
4.4	Table showing form of proposed investments currently in (Multiple choice)	46
4.4	Graph showing form of proposed investments currently in .	46
4.5	Table showing investors like to invest in instruments which offer (Multiple choice.	47
4.5	Graph showing investors like to invest in instruments which offer .	47

4.6	Table showing investor's purpose of investment.	48
4.6	Graph showing investor's purpose of investment.	48
4.7	Table showing checking of investments by investors.	49
4.7	Graph showing checking of investments by investors .	49
4.8	Table showing up to what age the investor prefers to work.	50
4.8	Graph showing up to what age the investor prefers to work .	50
4.9	Table showing investors having proper choice of retirement plan and is it enough to allow them to retire when they intend to].	51
4.9	Graph showing investors having proper choice of retirement plan and are it enough to allow them to retire when they intend to .	52
4.10	Table showing the investors life insurance policies primarily towards (Multiple choice)..	52
4.10	Graph showing the investors life insurance policies primarily towards .	54
4.11	Table showing investors having proper amount of insurance, so in case of any uncertainty investor's family can be taken care of.	55

4.11	Graph showing investors having proper amount of insurance	55
4.12	Table showing investors approach for the tax planning during the year (Multiple choice).	56
4.12	Graph showing investors approach for the tax planning during the year	56
4.13	Table showing investors who fully utilize income tax benefits, e.g. deductions from salary/income, rebates (Multiple choice).	57
4.13	Graph showing investors who fully utilize income tax benefits, e.g. deductions from salary/income, rebates.	57
4.14	Table showing how do investors make their investment decision.	58
4.14	Graph showing how do investors make their investment decision.	59
4.15	Table showing investors having short term financial goal (0-5 years).	60
4.15	Graph showing investors having short term financial goal (0-5 years).	60
4.16	Table showing investors having long term financial goal (0-5 years).	61
4.16	Graph showing investors having long term financial goal (0-5 years)	61
4.16	Graph showing investors having long term financial goal (0-50	62

4.17	Table showing investors who have heard about financial planning	62
4.18	Table showing if investors would like to take assistance of financial planner for better management of their finances and to achieve financial goals.	63
4.18	Graph showing if investors would like to take assistance of financial planner for better management of their finances and to achieve financial goals.	63

EXECUTIVE SUMMARY

This project work was done in EQII LOGICWEALTH ADVISORY PVT LTD. Bengaluru. The topic which was selected is to do a project report work on “ A Study on role of financial planning in wealth creation-Bengaluru”.

Activities of business and management consultancy Arbitration and conciliation between management and labour management consultancy activities Business and management consultancy activities Consultancy services by management holding companies Consultancy services on public relations not by way of paid advertisement politics lobbying etc Consultancy services towards management information of businesses, Consultancy services towards organization of businesses Consultancy services towards planning of businesses Consultancy services towards project management of businesses Management consultancy activities of arbitration and conciliation between management and labour, Management holding companies, consultancy services, Management information of businesses, consultancy services Organization of businesses, consultancy services, Planning of businesses, consultancy services Project management of businesses consultancy services, Public relations, consultancy services.

EQII LOGIC WEALTH ADVISORY PVT LTD .provides a financial services like financial planning services and wealth management services and it provides a financial planning software and tax planning software and it is associated with share khan brokerage and other private institutes .it provides good client relationship.

Investment decisions must only be done when the investor has the appropriate knowledge and experience. So that, investments are not made in, such securities, which offer them, lower returns and higher risk.

Financial planner must be carefully selected by the investor so that better management of finances can be done and can be invested in various diversified secure.

CHAPTER 1

INTRODUCTION

Introduction to financial planning

Money-related arrangements are individuals' procedures for achieving personal and monetary goals by improving and using far-reaching budgetary arrangements. In general, the budget arrangement is a step-by-step arrangement for people to arrange for the future. It includes arranging and mentoring the person's assets to develop and aggregate resources so that personal monetary-related goals can be completed within the selected date and age. Money-related arrangements are an unpredictable process that requires learning and time.

Money related arranging is particular to the person, as no two people are indistinguishable nor their accounts. Each individual has changed arrangements of foundation, wage, costs, hazard taking capacity, future viewpoint, resources, needs, budgetary circumstance, information, duties, and so forth.

Budgetary arranging isn't a static idea however is a dynamic progressing process. Money related arranging process is intricate as it includes different circumstances, resource classes, dynamic outer condition and so on. Money related arranging requires significant investment as it is far reaching arranging which includes coordination of individual and monetary objectives. It incorporates hazard administration (protection), wage charge administration, retirement arranging, home arranging, kid instruction arranging, and speculation administration.



Fig 1 indicates enrolls critical components of money related making arrangements for a person. These are the wide components which constitutes monetary arrangement for any person. Every one of the components require consideration while arranging according to the needs of a person. As money related arranging is mind boggling, repetitive, and tedious process it needs exhortation from specialists like monetary organizers. Budgetary organizer has point by point learning and comprehension of the considerable number of features of monetary arranging. They assist a person with achieving monetary objective through arranging and its execution.

Financing Planning Process

Figure - 2 speaks to ventures during the time spent arranging, embraced by an expert money related organizer. This is a progressing procedure and requirements nonstop checking, survey and adjusting. This is critical as nonstop changes happens in nature, needs, and needs. In this manner budgetary plans need to adjust these progressions rapidly to get wanted result.



Every individual ought to have great monetary arranging. Money related arranging should begin at an early age throughout everyday life; in a perfect world when a man begins acquiring. Each individual has fluctuated needs which extensively rely upon his age, wage, costs and family obligations. Youthful acquiring individual has high hazard taking capacity contrasted with a person with higher age; as he has more number of winning a long time close by and less duties. People in the later life-organize have less hazard taking capacity. Along these lines life arrange based arranging has picked up significance while choosing monetary plans for people.

Expansion of advantages is likewise vital in monetary arranging as higher fixation towards specific resources will expand hazard. Distribution of advantages according to the

requirements and hazard taking capacity is vital as it has effect on the profits and general execution of a money related arrangement. Time is the most vital factor which needs higher consideration during the time spent money related arranging

INTRODUCTION TO FINANCIAL SYSTEM

The money related framework is the accumulation of business sectors, establishments, laws, directions, and systems through which securities, stocks and different securities are exchanged, loan costs are resolved, budgetary administrations are created and conveyed far and wide.

The fiscal change of a nation is reflected by the progress of the diverse monetary units, exhaustively portrayed into corporate division, government and family territory. While playing out their activities these units will be placed in flood/inadequacy/balanced budgetary conditions.

There are domains or people with surplus resources and there are those with an inadequacy. A budgetary system or cash related division fills in as a centre individual and empowers the surge of benefits from the regions of surplus to the region of deficits.

There are territories or individuals with surplus assets and there are those with a deficiency. A budgetary framework or money related division works as a middle person and encourages the stream of assets from the territories of surplus to the territory of shortfalls.

Part of financial markets

A monetary market is a market in which individuals and substances can exchange money related securities, subordinates and other fungible things of significant worth at low exchange cost and at costs that reflect free market activity. Securities incorporate stocks, securities and wares incorporate valuable metals or horticultural products.

The budgetary market makes conceivable the trading of current wage for future salary and the change of reserve funds into venture with the goal that creation, work and wage can develop.

Significance of budgetary market

1. mobilization of Savings and their Channelization into more Productive Uses.
2. improvisation of Price Discovery.
3. Liquidity to Financial Assets.
4. enrouteof the the Cost of Transactions.

instruments of money related markets

Delegate capacities

The delegate elements of budgetary markets incorporate the accompanying:

- Trade of points of interest: Financial markets bolster the exchanging of genuine cash related assets from credit experts to ridiculous borrowers.
- Enhancing wage: Financial markets empower credit masters to increase premium or benefit on their surplus imperceptible resources, likewise adding to the change of the individual and the national wage.
- Productive utilize: Financial markets consider the beneficial usage of the benefits procured. The overhauling the pay and the gross national age.
- Capital development: Financial markets give a channel through which new investment funds stream to help capital arrangement of a nation.
- Price assurance: Financial markets take into consideration the assurance of cost of the exchanged monetary resources through the collaboration of purchasers and venders. They give a sign to the distribution of assets in the economy in view of the request and to the supply through the system called value revelation process.
 Sale framework: Financial markets give a segment to offering of a cash related asset by an examiner to offer the upside of engaging quality and liquidity of such assets.
- Information: The activities of the individuals in the financial market result in the age and the following dissipating of information to the distinctive pieces of the market. So as to reduce the cost of trade of cash related assets.

Budgetary Functions

- Providing the borrower with reserves in order to empower them to complete their speculation designs.
- Providing the moneylenders with procuring resources to empower them to acquire riches by conveying the advantages underway debentures.
- Providing liquidity in the market in order to encourage exchanging of assets.
- Providing liquidity to business bank.
- Facilitating credit creation.

Advancing investment funds.

- Promoting speculation.
- Facilitating adjusted monetary development.
- Improving exchanging floors.

Kinds of money related markets

Inside the monetary area, the expression "budgetary markets" is frequently used to allude just to the business sectors that are utilized to raise fund for long haul back, the Capital markets; for here and now fund, the Money markets.

Currency advertise

The currency advertise is the place budgetary instruments with high liquidity and short developments are exchanged. It is utilized by members as a methods for getting and loaning for the time being, with developments that normally go from overnight to simply under a year.

Sorts of currency showcase instruments

- Certificate of store – Time store, ordinarily offered to buyers by banks, thrift foundations, and credit associations.
- Repurchase agreements – Short-term credits ordinarily for short of what one week and oftentimes for one day masterminded by pitching securities to a speculator with a consent to repurchase them at a settled cost on a settled date.
- Commercial paper – Short term unsecured promissory notes issued by organization at markdown to confront esteem and recovered at confront esteem.
- Treasury bills – Short-term obligation commitments of a national government that are issued to develop in three to a year.
- Money stores – Pooled short-development, top notch ventures that purchase currency showcase securities for retail or institutional speculators.

Remote trade swaps – Exchanging an arrangement of monetary forms in spot date and the inversion of the trading of monetary standards at a pre-decided time later on.

- Short-lived home loan and resource sponsored securities.

Capital market

Capital Markets alludes to exercises that accumulate stores from a few substances and make them accessible to different elements requiring reserves. The centre capacity of such a market is to enhance the proficiency of exchanges with the goal that every individual substance doesn't have to do inquiry and examination, make lawful assertions, and finish stores exchange.

Sorts of capital market

- Primary showcase

Essential market is a business opportunity for new issues or new money related cases. Consequently it's additionally called new issue showcase. The essential market manages those securities which are issued to general society out of the blue.

- Secondary advertise

It's a business opportunity for auxiliary offer of securities. As it were, securities which have just gone through the new issue advertise are exchanged this market. For the most part, such securities are cited in the stock trade and it gives a consistent and general market for purchasing and offering of securities.

Types of financial instruments and their importance

Value

Value is the estimation of a benefit less the measure of all liabilities on that advantage. It can be spoken to with the bookkeeping condition.

Resources - LIABILITIES = EQUITY

Points of interest of value

Raising support for your business through incentive back can have various points of interest, including:

- The financing is centred around your business and your proposed wenders. Money related masters simply comprehend their wander if the business is doing extraordinary.

Case: Through securities trade lightness or an arrangement to new money related authorities.

- You won't have to remain mindful of costs of updating bank credits or commitment back, empowering you to use the capital for business works out.

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- Outside money related masters foresee that the business will pass on regard, helping you examine and execute advancement contemplations.

- Like you, theorists have an individual stake in the business' flourishing that is, its advancement, advantage and augmentation regard.

- Investors are much of the time organized to surrender find financing as the business creates.

Sorts of significant worth

There are various types of significant worth offers gathered in perspective of various things.

In the cash related enunciations of an association, esteem shares are determined to the commitment side of the bookkeeping report. They are gathered into various orders which are according to the accompanying:

Affirmed offer capital:

Approved offer capital

It is the most extreme measure of capital which can be issued by an organization. It can be expanded every now and then. Some charge is required to be paid to legitimate bodies went with a few customs.

Issued share capital

Paid up capital

Endorsed offer capital

It is the most outrageous measure of capital which can be issued by an association. It can be extended from time to time. Some charge is required to be paid to honest to goodness bodies ran with a couple of traditions.

It is that bit of endorsed capital which is offered to money related authorities.

Purchased in share capital

It is the piece of bought in capital, the measure of which is paid by the speculator. Ordinarily, all organizations acknowledge finish cash in one shot and in this way issued, bought in and paid capital ends up one and the same. Reasonably, paid up capital is the measure of cash which is really put resources into the business.

There are different sorts of value shares talked about beneath:

Rights share

These are the offers issued to the present financial specialists of an association. Such kind of offers are issued to guarantee the ownership benefits of the theorists.

Additional offers

These are the sort of offers given by the association to its financial specialists as a benefit. There are distinctive central focuses and obstructions of additional offers like benefit, capital increment, compelled commitment, high peril, fluctuation in the market et cetera.

Sweat value shares

Sweat esteem shares are issued to wonderful laborers or head of the association for their extraordinary movement with respect to giving expertise or ensured development rights to the association.

Slant shares, more usually suggested as favored stock, are offers of an association's stock with benefits that are paid out to financial specialists previously fundamental stock benefits are issued.

Protection

Assurance is an assertion, addressed by a plan, in which an individual or substance gets budgetary security or reimbursement against adversities from a protection organization. The association pools clients' threats to make portions more sensible for the secured.

Assurance approaches are used to help against the peril of cash related incidents, both of every kind imaginable, that may come to fruition on account of mischief to the ensured or her property, or from chance for mischief or harm caused to an outcast.

Points of interest of protection

Protection gives advantages to an individual, family, representative and in addition a general public. The primary preferences of protection can be depicted as takes after:

- Provides financial assurances.
- Shares dangers.
- Maintains way of life.
- Encourages sparing.
- Eliminates reliance.
- Grants credit.
- Creates work openings.
- Promotes outside exchange.
- Helps to work business easily.
- Help to lessen swelling.
- Help to create economy.

Types of life insurance

Life coverage

Life coverage is a security against money related misfortune that would come about because of the unexpected passing of a guaranteed. The named recipient gets the returns and is in this way shielded from the money related effect of the passing of the protected. The passing advantage is paid by an existence back up plan in thought for premium installments made by the protected.

a) Endowment Policy There is an investment funds remainder connected to such strategies. They accompany a predefined development period, as chose by the safety net provider. On the event of any unexpected occasion of the passing or perpetual inability, amid the tenture of the arrangement; the aggregate guaranteed will be gotten by the said recipients to the approach. In the event that the protected survives the term of the strategy, the concurred development benefits wind up payable.

b) Term Insurance Term protection approach offers scope just for a set timeframe. On the event of death or lasting inability amid the residency of the arrangement, the recipients will be paid advantages to cover wage misfortune or unpaid obligation. Incapacity can be both halfway and aggregate, contingent upon the kind of plan. Notwithstanding, if the safeguarded survives the term of the arrangement, no such advantages are paid.

c) Money or Cash Plans In these sorts of plans, a bit of the concurred and payable entirety guaranteed is come back to the safeguarded individual by the insurance agency. This installment is made on a periodical premise, as a survival advantage. At the point when the term lapses, the extraordinary total guaranteed is paid as a development advantage.

Be that as it may, life chance is secured for the whole measure of the concurred total guaranteed, regardless of whether a part of the advantages has just been paid.

d) Whole Life Insurance Unlike a term protection strategy, entire life designs endeavor to give you deep rooted assurance. Such cover accompanies passing advantages, which means your family can keep on being monetarily steady after your demise. It likewise accompanies

development benefits, after the expiry of the term. A great many people utilize this sort of strategy to make a legacy or bequest for their youngsters.

e) Children's Policies These designs can be taken for the sake of the youngster or the parent. Be that as it may, it is just for the advantage of the kid. This enables guardians to activate funds when the kid achieves a specific age or phase of life.

f) Annuity design Just like a term protection approach, this sort of protection goes for covering salary misfortune. After retirement, an individual is cut-off from a standard wellspring of salary, and any advantages, similar to tip or provident assets, risk getting depleted rapidly.

General security

General security or non-life scope approaches, including auto and home loan holder's procedures, give portions depending upon the setback from a particular budgetary event. General assurance is normally portrayed as any insurance that isn't set out to be life scope.

Therapeutic scope

Social insurance scope is a kind of assurance scope that pays for therapeutic and watchful expenses realized by the ensured. Restorative scope can compensate the shielded for costs achieved from affliction or harm, or pay the care provider particularly. Generally fused into manager advantage packages as strategies for charming quality labourers. The cost of medicinal scope premiums is deductible to the payer, and favourable circumstances got are impose absolved.

BONDS

A security is a settled wage enthusiasm for which a theorist credits money to a component (consistently corporate or regulatory) which gets the advantages for a portrayed time period at a variable or settled financing cost.

Purposes of enthusiasm of bonds

1) Bonds have a sensible good position over various securities

The flightiness of bonds (especially short and medium dated bonds) is lower than that of equities (stocks). Consequently bonds are generally observed as more secure theories than stocks. Moreover, bonds do not encounter the evil impacts of less ordinary unconventionality than stocks, and the interest portions of bonds are now and again higher than the general level of benefit portions.

2) Bonds are regularly fluid

It is regularly simple for a foundation to offer an large amount of bonds without influencing the value much, which might be more threat for values. As a result, bonds are appearing a direct result of the near assurance of a settled intrigue different two times every year and a settled singular amount at development.

3) Bond holders additionally appreciate a measure of legitimate assurance

Under the law of most countries, if an association goes bankrupt, its financial specialists will consistently recover some money (the recovery total); while the association's esteem stock much of the time twists up regard less. Also, bonds go with requirement (an assertion is a formal commitment understanding that sets up the terms of a bond issue) and gets (the states of such an affirmation). Promises demonstrate the benefits of speculators and the commitments of patrons, for instance, exercises that the underwriter is resolved to perform or is denied from performing.

Types of bonds

4) There are additionally an assortment of securities to fit distinctive needs of financial specialists, including settled appraised securities, skimming rate securities, zero coupon securities, convertible securities, and expansion connected securities.

securities company can issue similar securities because it can issue shares. A wide range of organizations have a considerable degree of adaptability to the question of how many obligations they can issue: no matter what restrictions the market will accept. In most cases,

the short-term corporate guarantee development period is less than 5 years, the middle route is 5 to 12 years, and the long-distance journey lasts for more than 12 years. Convertible bonds may measure the value of the organization in a pre-determined manner in the specific circumstances of its lifecycle, most of which are of interest to investors. The convertible is called "CV" in some cases. Redeemable Bonds Redeemable bonds (also known as "redeemable bonds") can be recovered by supporters before they are developed. The premium is usually paid when the deposit is called. The basic driving force of the call is the reduction of loan expenses.

Regular Bonds Regular bonds will be similar issues to the bonds, offering similar dates of development. A maturity bond that emphasizes the bullish deadline can be withdrawn before the other bond issue date. Call highlighting or call scheduling is an understanding formed between bond guarantors and buyers. This title is called "arrangement", except for the development date, which is the timetable and recycling costs.

Amortization of bonds Amortization of bonds is a type of fund-related certification that has been reduced by the incentive to record bookkeeping. Amortized bonds are treated as income, and the price reductions are amortized over the entire life cycle of the bonds into conspiracy costs. If the bond is issued at the time of the tax refund - that is, it can be purchased under its standard (in the face of self-esteem), the price reduction should be treated as a cost or as an advantage of amortization.

Before the reconstruction of the bond, the change bond for special bond issuance is given to investors. Commitment to commitments is the combination of major bond issuance and exchange to change of bonds.

Junk bonds Due to the higher risk of default for junk bonds, the junk security known as "high return security" or "theoretical security" is rated as "BB" or lower. Rubbish securities typically provide three to four times the financing cost of interest and focus on safer government issues.

Heavenly attendant Bonds Angel securities are venture review securities that compensation a lower loan fee as a result of the issuing organization's high FICO score. Blessed messenger

bonds are the inverse of fallen holy messengers, which are bonds that have been given a "garbage" rating and are along these lines considerably more dangerous.

Common FUNDS

Public reserve is a speculative tool that consists of a collection of cash collected from numerous financial experts for investing in securities such as stocks, securities, currency display instruments and different resources. Shared assets are worked by skilled cash managers who remove venture capital from stores and work hard to increase the capital and additional wages for reserve finance professionals. Share the reserve's portfolio and keep it consistent to coordinate the speculative destination expressed in the outline

Points of interest of common assets

- 1) Diversification.
 - 2) Economies of Scale.
 - 3) Easy Access.
 - 4) Professional Management.
- . Kind of public assets

Security fund

Security support is a store that basically exists in bonds and other debt instruments. The right way for a store to invest resources will depend on how concentrated it is, however, despite the existence of other voluntary securities such as home loan sponsored securities (MBS), speculation may include government, corporate, civil, and convertible securities.

Balanced Fund

Balanced funds combine stock portfolios, bond components and money market components in one portfolio. In general, these hybrid funds insist on relatively fixed stock and bond portfolios, reflecting medium or higher equity allocations or conservative or higher fixed income component orientations.◦◦

Exchange Traded Funds (ETF's)

An exchange-traded fund (ETF) is a negotiable security that tracks an index, commodity, bond, or basket of assets as an index fund. Unlike mutual funds, ETFs are listed on the stock exchange as ordinary shares. Large capital

The ceiling (sometimes "large capital") refers to a company with a market capitalization of The market value is calculated by multiplying the number of shares of the circulating

Small-cap funds

Small cap is a term used to classify companies with a relatively small market capitalization. A company's market capitalization is the market value of its outstanding shares. The definition of small cap can vary among brokerages, but it is generally a company with a market capitalization of between \$300 million and \$2 billion.

Hybrid funds

A hybrid fund is an investment fund that is characterized by diversification among two or more asset classes. These funds typically invest in a mix of stocks and bonds. They may also be known as asset allocation funds.

Multi-cap funds

These are diversified mutual funds which can invest in stocks across market capitalization. In other words, they are market capitalization agnostic. These funds resort to portfolio gyrations commensurate with the market condition.

FINANCIAL PLANNING AND ITS IMPORTANCE

The monetary arrangement uses existing factors to predict future capital flows, resources are promoted and designs are withdrawn, and the current and future currency-related status of speculators is thoroughly evaluated. Most people work with money-related organizers to develop budget plans using current total assets, assessing liabilities, resource allocation, and future retirement and field designs. These metrics are used in conjunction with the Advantage Development Assessment to determine whether it is possible to meet men's money-related goals later, or what steps should be taken to ensure these goals.

Components of monetary arranging

1 Monetary objectives

A monetary arrangement depends on a person's or a family's unmistakably characterized money related objectives, including financing a school instruction for the youngsters, purchasing a bigger home, beginning a business, resigning on time or leaving an inheritance. Budgetary objectives ought to be evaluated and set to turning points for following.

2 Clear personal total asset

Forecast strengths and liabilities as a benchmark for measuring the progress of currency-related goals.

3 Revenue review

Salary and expense designs determine what amounts can be used to repay debt, set aside funds, and make monthly contributions.

4. Retirement system

The arrangement should include a system that completes retirement and is not affected by other budgetary requirements. This arrangement should include methods for collecting needed retirement funds and arranging lifelong grants.

5. Detailed hazard management design

Recognize all risk exposures and give important scope to ensure the family and its unfortunate misadventure benefits. Dangerous administrative designs include comprehensive audits of life and incapacity protection, personal obligation coverage, property and frustration coverage, and catastrophic coverage.

6. Long distance transportation design

According to specific speculative destinations and dangerous conditions, the changed resource part system is integrated. This entrepreneurial design sets the rules for choosing, buying and providing speculation, and setting benchmarks for performing audits.

.7 Fee reduction procedure

Distinguish ways to limit the amount of compulsory personal wages to achieve a reasonable level of liability. The system should include a proof of differentiation that facilitates the estimation of the risk pay tax assessment.

8 Legacy design

Establish game plans for protection and circulation benefits to limit settlement costs and customs duties. For example, auditing and updating family planning tools, for example, willingness to live in between information, lawyer's energy, treatment instructions and conjugal trusts.

Destinations of money related arranging Money related Planning has numerous targets to anticipate:

e. Determining the necessity of capital

1This will depend on factors such as the cost of existing resources and fixed resources, special costs and long-term arrangements. Capital preconditions must be viewed from two perspectives: present and present and long-distance needs.

2. Decided on the capital structure

The capital structure is the organization of capital, that is, the relative types and scope of funds required by the company. This combines the choice of the proportion of the obligation value with the present and the long-term.

3. Around the budget control, lending, borrowing and other budgetary strategies.

4. The person in charge of the back office guarantees to make the best use of rare budget assets in the most ideal way, achieve the specific ultimate goal at the lowest cost, and obtain the highest profit rate .Part of money related supervisor

Money related exercises of a firm is a standout amongst the most imperative and complex exercises of a firm. In this way so as to deal with these exercises a money related supervisor plays out all the essential budgetary exercises.

A money related director is a man who deals with all the vital monetary elements of an association. The individual in control ought to keep up a far sightedness with a specific end goal to guarantee that the assets are used in the most productive way. His activities straightforwardly influence the gainfulness, development and altruism of the firm.

Following are the principle elements of a Financial Manager:

.1. Raising funds

Keeping in mind the ultimate goal of meeting business commitments, access to adequate funding and liquidity is critical. Enterprises can provide support through value and obligation methods. The budget director is obliged to choose the ratio between the obligation and the value. Maintaining a decent harmony between values and obligations is necessary.

2. Designation of funds

Once assets are raised through various channels, the following basic capabilities are the distribution of assets. Assets should be distributed in such a way that they are ideally used. Keep in mind that the ultimate goal is to allocate financial resources in the most ideal way, so you must consider related issues

- The scale and development capacity of the company
- Whether they are long-distance travel or now, they can get income
- Asset-raising mode.

.3. Benefit Plan

Revenue acquisition is one of the main elements of any business association. Benefits are essential for the survival and continuation of any association. The benefit arrangement implies the proper use of company-generated benefits.

Due to a number of factors, such as valuation, industry competition, economic conditions, benefits and supply systems, costs and profitability factors will bring benefits. The perfect combination of variable and fixed generative elements can lead to a company's revenue expansion.

4. Understand the capital market

The transactions of an organization are exchanged in stock exchanges, and there are constant transactions and purchases of securities. Since then, a reasonable understanding of the capital market is the basic ability of money managers. The exchange of securities on the stock exchange involves a great deal of risk. Based on these aspects, the bottom of the budget understands and calculates the risks associated with this exchange of benefits and bonds.

The goal of financial planning is:

- a) Determine the amount of fixed capital and working capital required during a certain period of time;
- b) Use sensible debt - The equity structure determines the amount raised through various channels;
- c) Ensure that the required amount is increased in time at the lowest possible cost;
- d) ensure sufficient liquidity to ensure that no arrears and all contingencies (any unpaid expenses) are met without difficulty; and
- e) Ensure the best use of funds, so that companies do not need funds at any time, there will be no unnecessary surplus funds.

Need for financial planning

Budgetary Planning is procedure of confining targets, approaches, techniques, projects and spending plans with respect to the money related exercises of a worry. This guarantees compelling and satisfactory monetary and venture arrangements. The significance can be plot as-

1. Must ensure adequate assets.
2. Financial planning helps ensure the sensible harmony between outflows and inflows of assets in order to maintain stability.
3. Financial planning ensures that asset providers effectively put resources into organizations that implement budgetary arrangements.
4. Financial planning helps to develop development and promotion plans that contribute to the long-term survival of the organization.
5. Financial planning reduces the vulnerability of the changing business sector model, which can be easily dealt with by assets.
6. Financial planning helps to reduce the loopholes that may prevent the development of the organization. This helps to ensure worrying safety and benefits.

COMPANY PROFILE

EQII LOGIC WEALTH ADVISORY PVT LTD

EQii LOGIC WEALTH ADVISORY PRIVATE LIMITED Is a private limited company incorporated on 29/10/2015 and is slightly older than 2 years old. It is classified as a non-governmental company in India and registered at RoC-Bangalore. Its statutory capital is Rs. 100,000, in fact, paid capital is Rs. 10,00,000.

EQii Logic is involved in business and management consulting, financial planning, wealth management, tax planning, investment consulting, equity, mutual fund consulting, real estate consulting, bonds, corporate FD and loan businesses, including commercial loans, personal loans, home loans and on property loan.

COMPANY DETAILS CIN	U74140KA2015PTC083755
Company Name	EQII LOGIC WEALTH ADVISORY PRIVATE LIMITED
Company Status	Active
RoC	RoC-Bangalore
Registration Number	83755
Company Category	Company limited by Shares
Company Sub	Non-govt company
CIN	U74140KA2015PTC083755
Category	
Class of Company	Private
Date of Incorporation	29 October 2015
Share Capital & Number of Employees	
Authorised Capital	□ 10,00,000
Paid up capital	□ 10,00,000
Listing and Annual Compliance Details	
Listing status	Unlisted
Date of Last Annual General Meeting	18 August 2017
Date of Latest Balance Sheet	31 March 2017

CONTACT DETAILS

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Address: No. 57, 2nd Floor, Appa Reddy Palya, Double Road, Indira Nagar, Bangalore KA 560038 IN

GUIDANCE FOR A JOURNEY WELL TRAVELLED

At EQii Logic, we have been reliably managing customers and their speculations as for their necessities and monetary objectives. We see ventures as an excursion in which we collaborate with our customers to comprehend their necessities and build up a redid speculation approach that will advance additional time and takes into account evolving needs. From making a custom fitted speculation intend to focusing on a particular money related objective. EQii Logic is your put stock in accomplice in the voyage to protect and upgrade your riches.

EQii Logic offers far reaching life and 3wealth arrangements – including counsel, objective based venture techniques and budgetary administrations – to financial specialists in all fragments and their families. These arrangements encourage prosperous financial specialists and their families get the most out of their lives and influence riches to work to meet individual goals.

We will likely exploit showcase openings while additionally dealing with our customer's presentation to venture hazard. Our emphasis is on our customer's liquidity needs, money related objectives and their resistance for hazard.

DRIVEN BY YOUR SUCCESS

EQii Logic is formed to serve all its clients to the utmost satisfaction by providing a One Stop Shop Platform for all their financial needs. The Philosophy that guides our investment allocation approach stands strong on three parameters. Personal and disciplined approach Independent thinking and proprietary research Customised service

Our Services

Equity

We enable you to put into securities exchange. Throughout the years we have discovered that experience does not generally come effortlessly. Buyer Markets, Bear Markets, Inflation, Deflation, War and Peace all shape the speculation scene.

Our prepared group of venture experts has explored differing economic situations, accordingly helping it to fuse the lessons from the past into the administration of customer's portfolios. In this day and age of quick moving markets, encounter has additionally shown us that tolerance is an ethicalness. We try to keep away from the contributing entanglements that present themselves as the most recent monetary fever and rather center around completely understanding our ventures.

Shared Funds

We at EQii Logic survey all the shared assets accessible in the market and prescribe the best finances reasonable to your necessity to meet your money related objectives. We are your one stop answer for all your shared store needs.

Advances

Everybody needs an assistance at some point. The same is valid for money related help. As some assistance, EQii Logic is your correct contact. We enable you to locate a correct bank at a correct cost in the accompanying fragments.

I. Individual advance

ii. Business advances/SME credits

iii. Home advance

iv. New/utilized auto advances

Advance against property

vi. Advance against shares

vii. Home loan advances

Monetary Planning

We comprehend your requirements and objectives and we resolve to convey the same through legitimate administration of your funds. Life Goals can incorporate purchasing a house, putting something aside for your youngster's advanced education and marriage or riches creation. We help you with legitimate arranging and direction in satisfying your life objectives calm.

Duty arranging

The motivation behind expense arranging is to guarantee impose productivity. We at EQii rationale enable you to design your assessments in agreement to your monetary arrangement in most duty productive way conceivable.

CHAPTER 2

THEORETICAL BACKGROUND AND REVIEW OF LITERATURE

THEORETICAL BACKGROUND

The hypothetical system used to display utilization/sparing choices sets that sound and foresighted customers get utility from utilization over their lifetime. In the easiest organization, the buyer has a lifetime expected utility, which is the normal estimation of the entirety of per-period utility reduced to the present from the purchaser's present age to his/her most seasoned achievable age. Resources and utilization every period are resolved endogenously by boosting this utility capacity subject to an intertemporal spending imperative, which speaks to the present marked down estimation of future assets (which incorporate income, Social Security, and benefits). This model sets that the buyer holds assumptions about markdown rates, speculation returns, profit, annuity and Social Security advantages, and expansion. Further, it sets that the purchaser utilizes that data to define and execute ideal utilization/sparing plans. At the end of the day, the shopper looks forward and gets ready for the future taking his/her lifetime assets into account.

Indeed, even in this fundamental detailing of the sparing choice, the real necessities for settling on sparing choices are requesting: Individuals need to gather data and make figures about numerous factors, from Social Security and annuities to loan fees and anticipated swelling, to give some examples. In addition, they need to perform counts that require, at least, a comprehension of progressive accrual and the time estimation of cash. Choices about the amount to aggregate and the amount to acquire to have the capacity to cover utilization up the life-cycle additionally require a comprehension of the working of loan costs.

Do people have the level of money related information and numeracy important to play out the counts said above? Does sparing and getting conduct take after the expectations of these basic models? While money related proficiency has frequently been ignored in past examinations, it can be an essential indicator of monetary conduct. The following area gives an examination of the level of education people have. The importance of financial planning

Money-related plans are a way to help budget executors find their destinations, strategies, technologies, projects, and spending plans. This ensures a strong and adequate money-related and speculative strategy. Its meaning can be explained as -

1. Must ensure satisfactory assets.
2. Money-related programs help ensure a sensible harmony between the flow of assets and inflows, and their goal is to maintain strength.
3. The money-related plan ensures that asset providers will effortlessly put resources into the organization that implements the budget.
4. The monetary plan helps to develop development and promotion plans that contribute to the long-term survival of the organization.
5. Currency-related planning mitigates the vulnerability of the changing business sector models that can be easily dealt with through assets.
6. Currency planning helps to reduce the vulnerability of organizations that may be preventing development. This helps to ensure worrying safety and benefits.

TYPES OF FINANCIAL PLAN



Figure 1.1

1) Cash Flow Planning

It is one of the vital sorts of money related arranging. An individual or an organization estimate its here and now and long haul costs against the anticipated income. In any case, there are times when crisis costs or sudden costs happened. Once should design its income suitably. Off base income arranging can prompt chapter 11.

2) Investment Planning

Once should make your venture arrangement to accomplish your objectives throughout your life. Your venture design is constantly in light of your reserve funds. When you know your measure of reserve funds, you can take the assistance of money related guide for different venture openings like: settled salary, interest in stocks, gold, forex showcase, securities, common assets, and so forth. You can either contribute single amount sum or you can begin methodical venture design (SIT) for a long haul to satisfy the long haul monetary objectives.

3) Insurance Planning

Protection scope for a long haul is extremely critical sort of budgetary arranging. Under unanticipated circumstances, in the event that you haven't arranged your protection well ahead of time then it can ruin your other money related plans also. Protection arranging is reliant upon singular way of life. You ought to investigate first before you purchase any protection.

For Example: If you travel a considerable measure each year then you should buy travel protection for scope on appalling occasions. Similarly you can settle on medical coverage, collision protection, surge protection, home protection, and so on.

4) Retirement Planning

It is the occasion which happens in everybody's life. It is one of the imperative sorts of budgetary arranging. For the most part you will hear that individuals set their budgetary objectives for their retirement wage because of rising swelling and rising way of life. You

should begin your saving and speculation from the get-go in your life for your retirement with the goal that you don't need to contain on way of life amid retirement.

5) Tax Planning

Appropriate duty arranging can assist you with maximizing your fund sparing. There are different advantages and exceptions gave by nations to the citizens. You should take the instruction and draft an arrangement on it. Toward the finish of the year, you can take the advantages of exceptions and limit your duties.

Everybody should stay up with the latest on your assessment arranging as a piece of your money related arranging procedure.

6) Real Estate Planning

Resource creation is again one of the essential kinds of budgetary arranging. Riches creation or retirement arranging can be accomplished with land arranging. Land is considered as a generally safe and exceptional yield venture alternative. So everybody should consider drafting such arrangement as a piece of money related arranging. If there should be an occurrence of unanticipated circumstances throughout everyday life, land arranging ends up being extraordinary compared to other plans for your family security.

Instruments of money related arranging

The assemblage of data depicting even the littlest firm is gigantic, spanning the organization's inner activities and its relations with the outside world. To be helpful this data must be composed into a reasonable, cognizant and adequately restricted arrangement of information. Money related proclamation examination can be exceptionally useful in this regard since it features the execution of the business.

he reason for the currency review is to analyse the current and past budget conditions of the company and give some tips on its future status.

According to Eugene F. Brigham, “From the perspective of speculators, anticipating the upcoming event is the key to monetary settlement review; from the government’s point of view, the investigation of budgetary announcements serves as a method of imagining future conditions as an arrangement. The initial stage is more important. These activities will affect the future.

The review of currency announcements is the act of rearranging complex bookkeeping reports into rearranged data..

The analysis and interpretation is essential to bring out the mystery behind the figures in financial statements

1. Financial arranging and gauging speaks to a diagram of what a firm proposes to do later on. Thus, normally arranging over such skyline has a tendency to be decently in aggregative terms. While there are impressive varieties in the extension, level of convention and level of complexity in monetary arranging crosswise over firms, we have to centre around regular components which incorporate Economic presumptions, Sales figure, Pro forma explanations, Asset necessities and the method of financing the ventures (Chandra, 2007).
2. Under normal use conditions, the budgetary arrangements may be financial plans, expenditure arrangements and future wage expenditures. This arrangement allocates future wages to different types of costs, such as leases or utilities, and also holds a certain salary for current and long-term reserve funds. Money-related arrangements can also be speculative designs that allocate investment funds to different resources or activities that are expected to create future payrolls, such as another business or product, current business, or shares in land (Khan, 1984).Financial education matters a great deal for budgetary basic leadership. Money related proficiency is the capacity to utilize information and abilities to oversee monetary assets viably for budgetary prosperity. It incorporates any program that tends to the learning, dispositions, and conduct of a person toward money related subjects and ideas (Gale and Levine, 2010; Holden, Charles, Laura, Deanna and Beatriz, 2009). Monetary education gives individuals clear and straightforward data to enable them to settle on the best choice to satisfy money related necessities (Panday, 2009).

3. Lusardi (2008) exhibits broad money related lack of education among the majority. As indicated by him, most people can't perform basic monetary figurings and need learning of essential budgetary ideas. One reason individuals neglect to get ready for retirement, or their arranging isn't effective, might be on the grounds that they are monetarily ignorant. For this situation, they may neglect to welcome the part of accumulated dividends, swelling, and hazard (Lusardi, 2003). Monetarily ignorant family units settle on poor decisions that influence the leaders themselves, as well as their families and people in general everywhere (Gale and Levine, 2010). Lusardi (2008) notices that inability to get ready for retirement, absence of investment in money markets, and poor acquiring conduct would all be able to be connected to numbness of essential budgetary ideas. Cole and Shastri (2008) compose that a general public, that anticipates that people will assume liability for dealing with their accounts and to decide the amount to spare, is stuck in an unfortunate situation if its natives are not well prepared to settle on savvy money related choices.
4. Financial basic leadership requires the capacities to reason, recover data and perform quantitative undertakings in regards to cash (Tannahill,2012). It is the capacity to make educated judgments with respect to the utilization and administration of cash and riches (Gale and Levine, 2010; Holden, Charles, Laura, Deanna and Beatriz, 2009). The individuals who are all the more fiscally proficient are significantly more prone to have arranged (Lusardi, 2008).
5. Financial insight is the social occasion of data of money related significance, to comprehend its impact and understandings, and foresee its conduct and results. It helps in enhancing basic leadership aptitudes and lift control over funds (Berman, Knight, and Case, 2006). As per Dedrick, Financial insight goes past the arrangement of monetary data and guidance. It is the capacity to know, screen, and viably utilize money related assets to upgrade the prosperity and monetary security of oneself, one's family, one's business. We require the attention to comprehend what state we are in so we know where we are going. Having great monetary IQ isn't tied in with sparing huge amounts of cash or dumping them into shared assets. It is building an abundance of advantages that will produce cash.

6. Lamba (2010) stressed that non fund individuals feel that back is something convoluted and past the extent of their comprehension. Fund is a vital piece everybody could ever imagine and monetary standards depend on unadulterated and basic presence of mind. The capacity to take fiscally clever choices is monetary administration. It is the capacity to comprehend the effect of each choice on total assets or monetary position and to guarantee that every one of the moves ought to be made to fortify financial position and do nothing that debilitates it.
7. In the expressions of Kiyasaki (2008), the one reason individuals do not have this monetary knowledge is they need cash yet not the procedure. The procedure makes them rich not the cash. Numerous individuals neglect to wind up rich since they don't esteem the unfaltering procedure of ending up monetarily more quick witted and wealthier. He included, 'Financial insight and eventually budgetary IQ can help taking care of cash issues. Money related knowledge is that piece of our psychological insight we use to take care of our budgetary issues. Budgetary IQ is the estimation of that knowledge. The respectability of every one of the five money related insight i.e. profiting; ensuring that cash; planning; utilizing the cash; and enhancing the monetary data, is required if a man needs to develop rich and remain rich. Money related knowledge comprehends and utilize monetary data. Learn budgetary knowledge to gain more. The way to progress is instruction.
8. Wattles (2007) notices that the study of getting rich is a correct science like variable based math or number juggling. There are sure laws which administer the way toward securing rich; once these laws are found out and obeyed by a man, he will get rich with numerical conviction.
9. John Myer, an eminent expert on Financial Statements Analysis, has alluded that in the underlying years of twentieth century, the brokers and securities trade specialists were broadly depending on the budgetary articulations of the organizations for investigation, observing and control of the exercises and execution of organizations. The history, standards and monetary proclamation investigation has been alluded by another specialist likewise: Kennedy and McMullen.⁴

10. Financial writing proposes that ideal application and duty towards budgetary administration honed result in an expanded organization's execution. The monetarily all around oversight organizations are operationally proficient. This stands as a positive sign for financial specialists and administrative experts. As indicated by supervisors contracted to settle on choices in the extensive, open enterprise and got pay for administrations rendered. Subsequently, the authoritative idea of the openly held partnership gave specialization between proprietors who spent significant time in hazard bearing and chiefs who had practical experience in choice administration. inspected the money related practices in Indian corporate segment. The examination surveyed the money related conduct and practices of various fragments of the Indian private corporate division with a view to draw out the contrasts amongst open and private restricted organizations, medium, substantial and little organizations, Indian and remote organizations and organizations in various mechanical classes.
11. Oduor (2003). He completed a review of the impact of the budgetary arrangements process on the implementation of funds for commercial banks near Kenya, breaking the way currency technology affected the execution of high-value currencies in neighbouring commercial banks Kenya. He completed a review of the Kenya Commercial Bank and he needs to distinguish which methods are applied by the bank and they are implementing the high amount of money-related execution they are implementing. He collected information from commercial banks. The information shows that the bank has actually combined the monetary arrangement methods and techniques with the budget execution of its banking business.
12. Kalimalwendo (2005). He completed an investigation on the powerless use of money related arranging and planning in the advancement of the co-agent part dissecting how budgetary arranging was not been connected. He needed to research with regards to the reasons why budgetary arranging was not been connected in the co-agent part in East Africa. He completed his examination in Tanzania and Kenya where he needed to know why the helpful social orders were not excited about applying budgetary arranging in dealing with its monetary assets. He watched that numerous helpful social orders in East Africa were bungling its funds to the degree that some were either disintegrated or closed down inside and out. He gathered information from the helpful social orders in

Kenya and Tanzania which demonstrated that they connected next to no budgetary arranging in dealing with its funds and thus reasoned that a frail utilization of money related arranging brought about poor administration of the agreeable accounts and poor monetary execution of the agreeable part

13. Mohammed (2008). He completed an examination to decide the significance of money related arranging in smaller scale back firms. The investigation was tending to the requirement for such firms to apply monetary arranging in the administration of its assets to upgrade proficiency and limit costs in the smaller scale fund firms in Kenya. He completed his investigation on small scale back firms among them been Kenya ladies fund trust which is one of the quickest developing miniaturized scale back firms practicing on giving accounts to ladies aiming to begin or grow their business wanders. He needed to recognize which monetary arranging strategies the organizations were applying in overseeing and assigning its money related assets to upgrade productivity, grow and limit its expenses. He gathered information from the miniaturized scale back firms which demonstrated that organizations which had embraced money related arranging systems in overseeing and designating assets accomplished high proficiency, development and limited their expenses. The organizations which had connected practically no budgetary arranging methods had bring down proficiency and slower money related development.
14. Graham, and Harvey, found that capital structure was a subject important to US administrators and additionally they showed that organizations received exchange off hypothesis and dealt with the obligation proportions. Pecking request hypothesis was having a help of their exploration too. Their outcomes demonstrated that organizations saw money related adaptability exceptionally yet its significance was not having anything to do inside fitting data or the development choices showed by pecking request hypothesis. Different components like office costs, flagging, resource substitution, free money streams and item advertise stresses had additionally some effect on capital structure choice. Chiefs utilized some casual strategies like FICO score and income per share power in showcasing financing choices. The organizations which set their capital structure better, administration with factors like assessment favorable position of obligation, liquidation costs, office expenses and agreeability to outside

financing. The improvement of European money related framework was dissected by and it unconcerned some perplexing linkage of financial, political and some worldwide variables. There was no critical relationship between corporate manageability execution (CSP) and budgetary execution examined the monetary administration rehearses in Indian corporate division. From the outcomes it was vital to take note of that corporate segment in India was quickly embracing the new philosophies. dissected the financing procedures of multi business firms, recommending the significance of arranging the broadening marvels into its related and inconsequential segments. The ramifications of their discoveries were critical on the grounds that they clarified how the level of item specialization/enhancement and the course of expansion convert into various corporate monetary practices. Demonstrated that driving corporate maintainability execution (CSP) firms are fundamentally bigger, have more elevated amounts of development and a higher profit for value than regular firms

Here and now financial plans

1. This is set up for a time of between two to five years. This arrangement takes care of substitution and upkeep of advantages, innovative work et cetera. It for the most part gives a middle person between long haul budgetary plans and the transient money related plans. The fundamental goal is to guarantee organizations existing resources are bringing an incentive for cash where by the advantages of the benefits surpass the expenses of similar resources. It is through medium term budgetary arranging that the firm will have the capacity to distinguish resources that are never again conveying quality and settle on a choice to supplant such resources relying upon the positive income position of the firm. Medium term money related arranging additionally empowers a firm to complete innovative work where it designs the expenses of the innovative work. Numerous organizations don't really do medium term money related arranging as it's for the most part sorted on long haul monetary arranging (Mudit, 2011).

Long haul Financial Plan

2. This is set up for a time of over five years. It takes care of the long haul money related goals of the organization, its capital structure, development exercises et cetera. Long

haul budgetary arranging gives a methodology to the future money related development and extension of an organization. These kinds of choices have expanded lead times and require a long haul perspective of how to actualize the procedure. The procedure makes certain suppositions, in light of such factors as the future financial viewpoint, intrigue and expansion rates, item deals and income projections, and business condition evaluations in light of particular administrative and expense structures. The reason for setting up the arrangement is to set money related turning points that, once accomplished, result in effectively acknowledging long haul monetary goals. Both money planning and long haul budgetary arranging are centered around the monetary strength of an organization. In the two cases the goal is to amplify the productive utilization of capital to make investor esteem and grow tasks. Long haul designs are made for major key choices made by a business, for example, assume control and merger movement, extension of limit, improvement of new items and abroad development (Houston, 2000).

3. Companies from the “Concise English-Chinese Dictionary” use expectations to make currency arrangements that include an assessment of future currency-related necessities. The decision was also used by epilators to promote the organization and its securities. This is an overall view of the entire company, rather than taking a ambition in a single undertaking. Development is a key topic behind the money-related decision. Therefore, development should not be the basic goal of the organization. It must be respected by investors through corporate development.

CHAPTER 3

RESEARCH DESIGN

TITLE OF THE STUDY

“A study on role of financial planning in investor’s wealth creation”.

SCOPE OF THE STUDY

To evaluate the speculation decisions of an individual and to comprehend the need and significance of monetary arranging in accomplishing a person's budgetary objectives and to determine the part of money related arranging in riches creation.

OBJECTIVES OF THE STUDY

- To study the investor perception about wealth creation.
- To study the investor awareness about financial planning.
- To find out whether investors use financial planning as a tool for wealth creation and offer suggestions.

RESEARCH METHODOLOGY

The quality and dependability of research consider is subject to the data gathered in a logical and methodological way. Logical arranging of planning of research strategy is a blue print for any examination ponder.

RESEARCH DESIGN

It is a sorted out, precise way to deal with be the detailing, execution and control of research venture. Truth be told an all around arranged and very much adjusted research configuration

makes preparations for accumulation of insignificant information and accomplishes the outcome in the most ideal way.

SAMPLE DESIGN

The universe of study being huge, scientist needs to fall back on inspecting strategy for information gathering. Based on an area of the universe chose in an endorsed way one can reason for the universe. For the example results to be appropriate on the universe, test ought to be sufficiently picked so to make it delegate and dependable. To our investigation we have thought about respondents of 50.

DATA COLLETION METHOD

The sufficiency of fitting information thusly relies on appropriate strategy for information gathering. Various strategies are at the transfer of the analyst of which one needs to choose the most fitting one for imagining the exploration objective. In this way he needs to see that the technique received is perfect with the assets and research think about.data collection methods which are following n the collection of data

1) PRIMARY DATA

Information which are gathered crisp and out of the blue and in this manner happens to be unique in character. As a wellspring of essential information we have thought about poll to accumulate the information to meet the particular reason for the venture. The main sources are as follows

1. interview it is a process of two persons interacting on a particular theme or theme, where possible discussing of solutions

There are two main interviews

Direct interview

Indirect interviews

2 Survey: This is the process of collecting data through measurement methods.

3. questionnaire: It is an important tool for collecting raw data, researchers conceive problem solution settings. One of the researcher is ready to follow the question of population perception, ask questions and so on.

2) SECONDARY DATA

Data that is been collected from primary data i.e., they already exist somewhere. For the purpose of our study we collected both the data.

1. resercher publications
2. news papers
3. media and social networking
4. government publications and articles
5. articles of chartered accountant and cost accountants
6. budget sources

Sample size

The sample size is limited to 100 respondents, due to which we may not get the approximate results.

Time Duration

The time duration of the research conducted is short due to which the information is not covered totally.

Boundary of the study

The boundary of the study was limited to the clients of EQii Logic wealth Advisory PVT LTD so we cannot view the perception of the clients outside EQii Logic.

Personal bias

People may have personal bias towards particular investment option so they may not give correct information and due to which conclusion maybe derived.

CHAPTER SCHEME

Chapter1: INTRODUCTION

Chapter2: REVIEW OF LITERATURE

Chapter3: RESEARCH DESIGN

- Title of the study
- Scope of the study
- Objectives of the study
- Methodology of the study
- Research design
- Sample design
- Statistical tool use for analysis and interpretation
- Limitation of the study

Chapter 4: ANALYSIS AND INTERPRETATION OF DATA

Chapter 5: FINDINGS, SUGGESTIONS AND CONCLUSIONS

CHAPTER 4

DATA ANALYSIS

INTRODUCTION OF DATA ANALYSIS

In Chapter three, specialist had talked about the examination outline and strategy, source of the exploration, plan of the examination, variable of the examination, populace and test of the examination, apparatuses for information gathering, technique for information accumulation, factual investigation done in inquire about work. Information examination is consider to be imperative advance and heart of the exploration in inquire about work.

After accumulation of information with the assistance of important instruments and strategies, the following intelligent advance, is to investigate and decipher information with a view to touching base at observational answer for the issue. The information examination for the present research was done quantitatively with the assistance of both spellbinding measurements and inferential insights. The illustrative factual methods like mean, standard deviation and for the inferential insights Analysis.

MEANING OF DATA ANALYSIS

The procedure by which sense and importance are made of the information accumulated in subjective research, and by which the rising learning is connected to customers' issues. This information frequently appears as records of gathering exchanges and meetings, yet isn't constrained to this. Through procedures of returning to and submersion in the information, and through complex exercises of organizing, re-confining or generally investigating it, the scientist searches for examples and bits of knowledge significant to the key research issues and uses these to address the customer's brief.

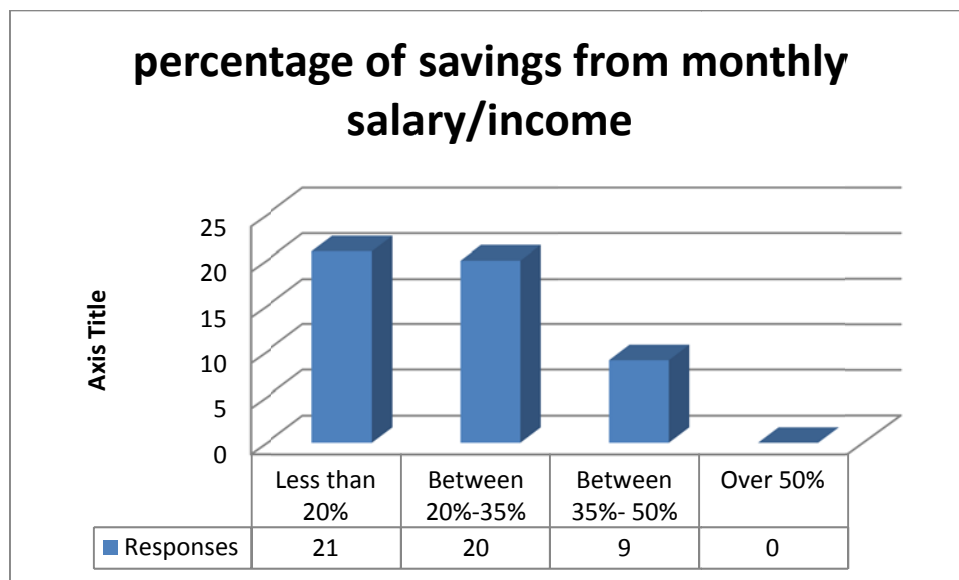
4.1 Table showing percentage of savings from monthly salary/income Savings

	Responses	Percentage (%)
Less than 20%	21	42
Between 20%-35%	20	40
Between 35%- 50%	9	18
Over 50%	0	0
TOTAL	50	100

Analysis

The data shows that 42% of investors save less than 20% from their monthly salary/income. 40% of investors save between 20% - 35% from their monthly salary/income. 18% of investors save between 35% - 50% from their monthly salary/income. None of the investors save more than 50% from their monthly salary/income

4.1 Graph showing percentage of savings from monthly salary/income



Interpretation

The above graph interprets that majority of investors save less than 35% from their monthly saving/income, few investors save between 35% to 50% and none of the investors save more than 50%.

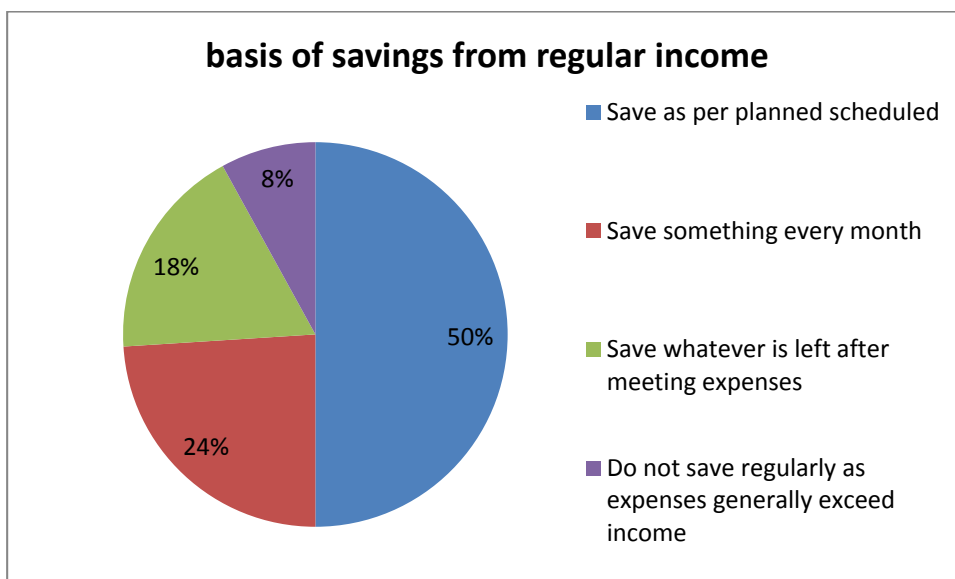
4.2 Table showing the basis of savings from regular income Basis of savings

	Responses	Percentage (%)
Save as planned	25	50
Save something every month	12	24
Save everything after saving money	9	18
Since the cost generally exceeds the income, do not save it regularly	4	8
TOTAL	50	100

Analysis:

The data indicates that 50% of investors save as per planned schedule from their regular income whereas 24% of investors save something every month from their regular income. 18% investors savings are saved after meeting expenses from their regular income. 8% of investors do not save regularly as expenses generally exceed income savings are made from their regular income by investor.

4.2 Graph showing the basis of savings from regular income



Interpretation

The above diagram shows that majority of the investor respondents save as per plan and very less number of investors do not save regularly as expenses generally exceed income.

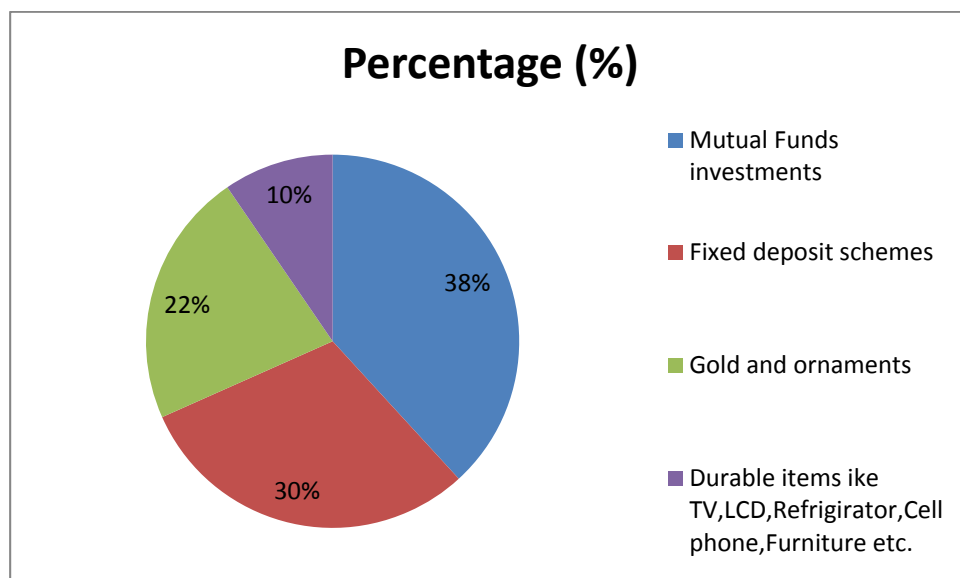
4.3 Table showing investors savings are generally used (Multiple choice)

Savings used	Responses	Percentage (%)
Mutual Funds investments	24	38
Fixed deposit schemes	19	30
Gold and ornaments	14	22
Durable items like TV, LCD, Refrigerator, Cell phone, Furniture etc.	6	9.5
TOTAL	63	100

Analysis

The above table indicates that 38% of investors savings are used to make planned investments in mutual funds whereby 30% of investors savings are used to buy fixed deposit schemes. 22% of savings are used to buy gold and ornaments by the investors and 9.5% of investors utilize their savings to buy durable items like TV, LCD, Refrigerator, Cell phone, Furniture etc

4.3 Graph showing investors savings are generally used



Interpretation

The above graph shows that major portion of the savings are invested in mutual funds, fixed deposit schemes and gold and ornaments and a small portion of savings is spent on durable goods.

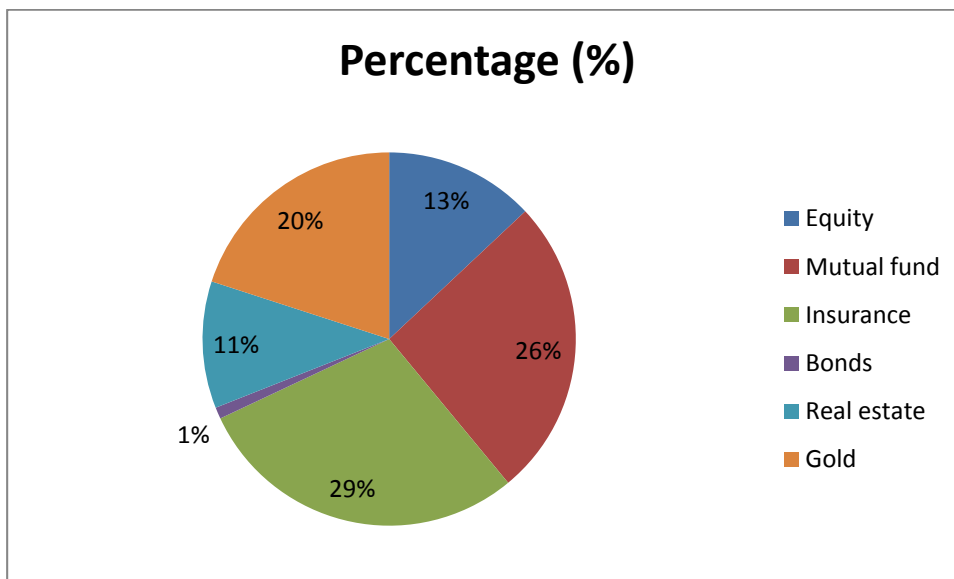
4.4 Table showing form of proposed investments currently in (Multiple choice)

Proposed investments	Responses	Percentage (%)
Equity	11	13
Mutual fund	21	26
Insurance	24	29
Bonds	1	1
Real estate	9	11
Gold	16	20
TOTAL	82	100

Analysis

The data shows that 13% of investors propose their investments currently in equity whereas 26% of investors propose their investments in mutual funds. 29% of investors propose investments in insurance, 1% of investors propose investments in bonds. 11% of investors investments are proposed in real estate and 20% of investments are proposed in gold by investors.

4.4 Chart showing form of proposed investments currently in



Interpretation

The above mentioned pie chart conveys that less investments are proposed in the form of bonds, real estate and equity and majority of the investments are done in mutual fund, insurance and gold.

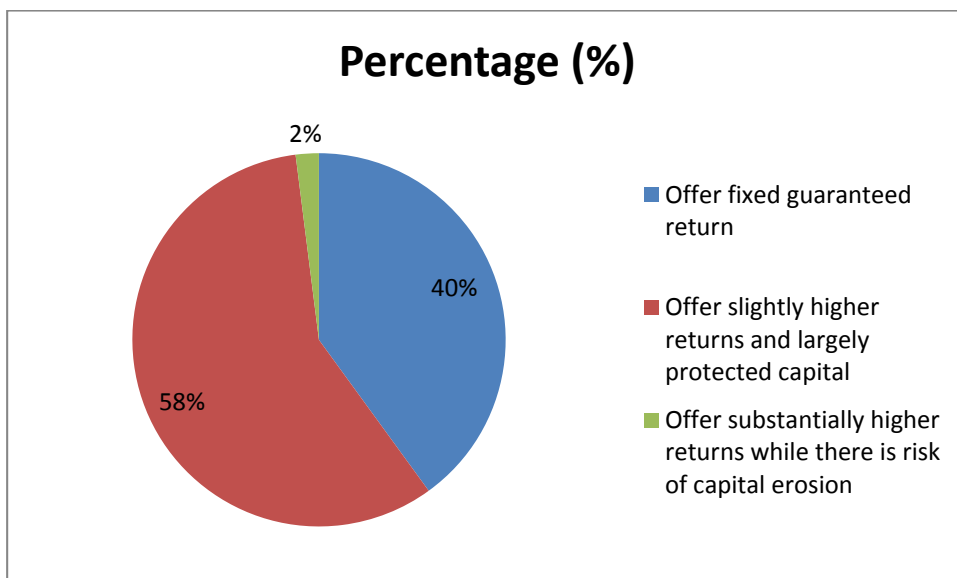
4.5 Table showing investors like to invest in instruments which offer (Multiple choice)

Instruments which offer	Responses	Percentage (%)
Offer guaranteed return	23	40
Offer higher returns and largely protected capital	33	58
Offer substantially returns while there is risk of capital erosion	1	2
TOTAL	57	100

Analysis

The analysis shows that 2% of investments are made in those instruments which offer substantial higher returns while there is risk of capital erosion. 40% investors have invested in instruments which offer slightly higher returns and largely protected capital. 58% of investors have chosen to invest in instrument which offers fixed guaranteed return.

4.5 Graph showing investors like to invest in instruments which offer



Interpretation

The chart shows that a greater amount of investment is used to provide guaranteed returns and slightly higher yields, and that there is a large amount of protected capital and a low amount of investment. These tools can provide high returns, while the risk is capital erosion.

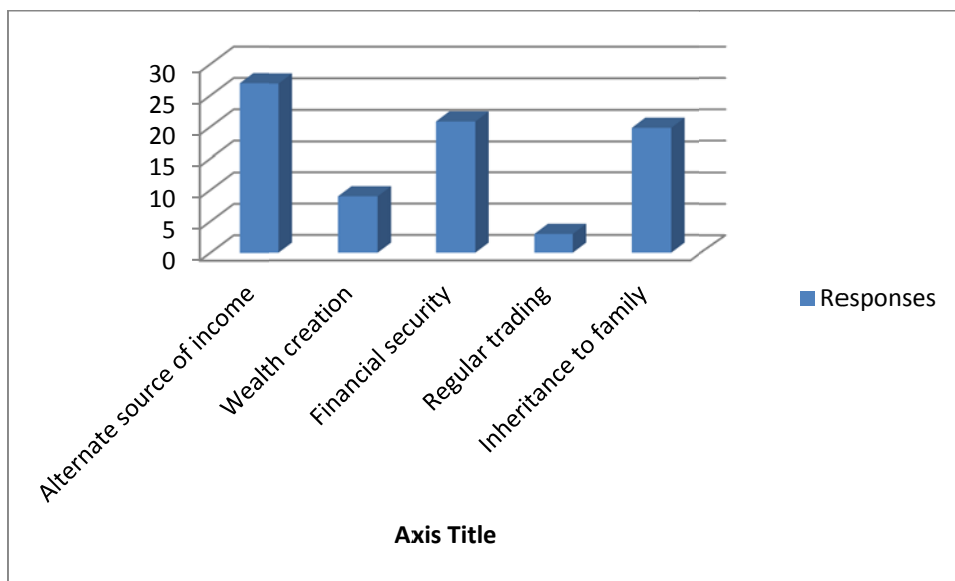
4.6 Table showing investor’s purpose of investment (Multiple choice)

Purpose of investment	Responses	Percentage (%)
Alternate source of income	27	34
Wealth creation	9	11
Financial security	21	26
Regular trading	3	4
Inheritance to family	20	25
TOTAL	80	100

Analysis

The data that was been collected revealed that 34% of investments were made that serves as an alternative source of income to the investors family. 26% of investors have opted for financial security as their purpose of investment. 25% of investments were made on the basis of inheritance to the family. 11% of investors chose to create wealth out of their investments and 4% of investors chose to trade regularly once after the investments are made.

4.6 Graph showing investor’s purpose of investment



Interpretation

The above graph represents that investments serve less purpose by investing for regular trading, wealth creation and more purpose is being served by making investments in alternative source of income, financial security and inheritance to family.

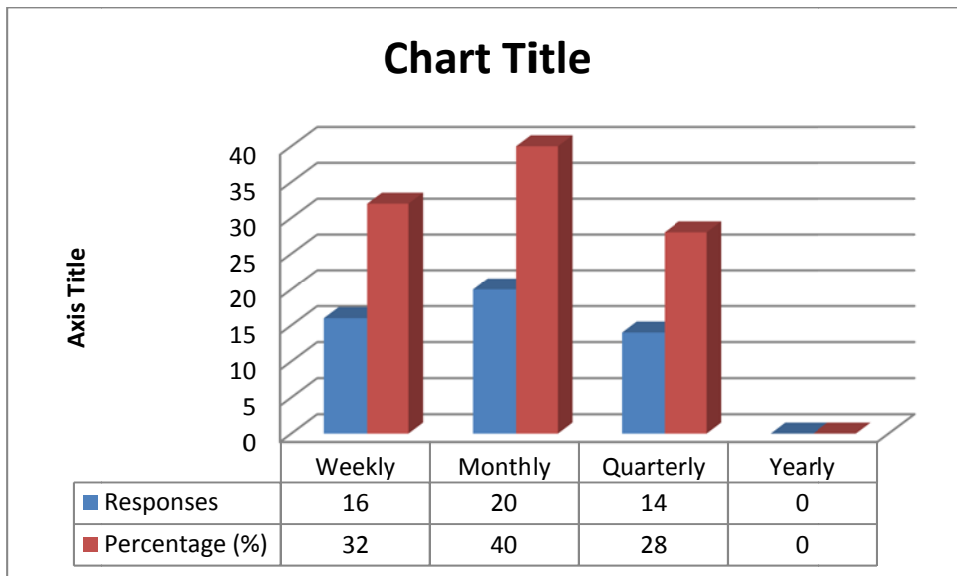
4.7 Table showing checking of investments by investors

Period	Responses	Percentage (%)
Weekly	16	32
Monthly	20	40
Quarterly	14	28
Yearly	NIL	NIL
TOTAL	50	100

Analysis

When it was asked 40% of investors told that they check their investments every month. 32% of investments are been checked weekly by the investors.18% of investors check their investments on quarterly basis and 10% of investors check it on yearly basis.

4.7 Chart showing checking of investments by investors



Interpretation

The above indicated pie chart conveys that only few investors check their investments on yearly and quarterly basis and majority of investments are been checked on weekly and monthly basis.

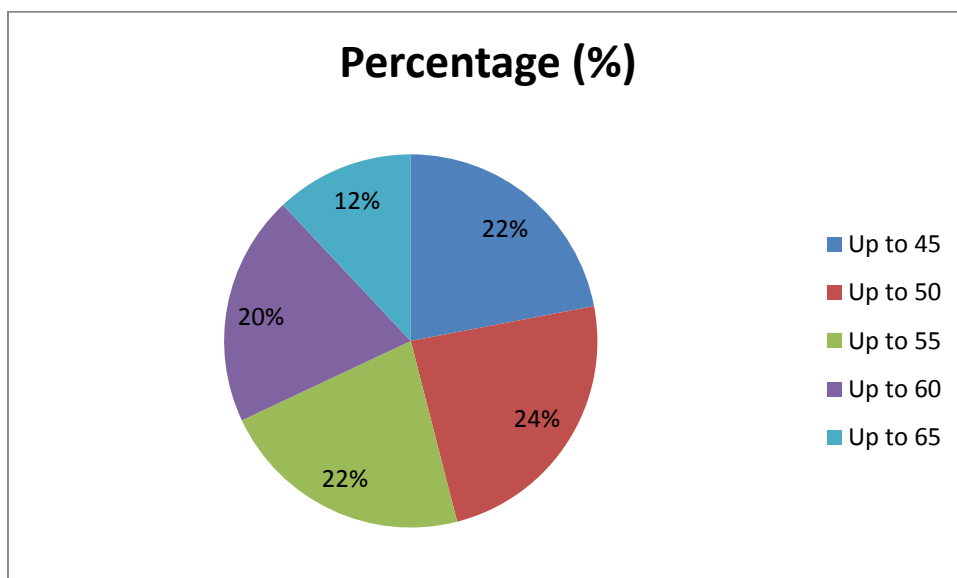
4.8 Table showing up to what age the investor prefers to work

Age	Responses	Percentage (%)
Up to 45	11	22
Up to 50	12	24
Up to 55	11	22
Up to 60	10	20
Up to 65	6	12
TOTAL	50	100

Analysis

The table represents that 12% of investors would like to work up to the age of 65years whereas 20% of investors would like to work up to 60 years. 22% of investors would like to work till the age of 45 years and 55 years. 24% of investors would like to work up to the age of 50 years.

4.8 Graph showing up to what age the investor prefers to work



Interpretation

The above mentioned graph indicates that majority of investors would prefer to work till the age 45,50,55 years and only few investors would prefer to work up to the age of 60and 65 years.

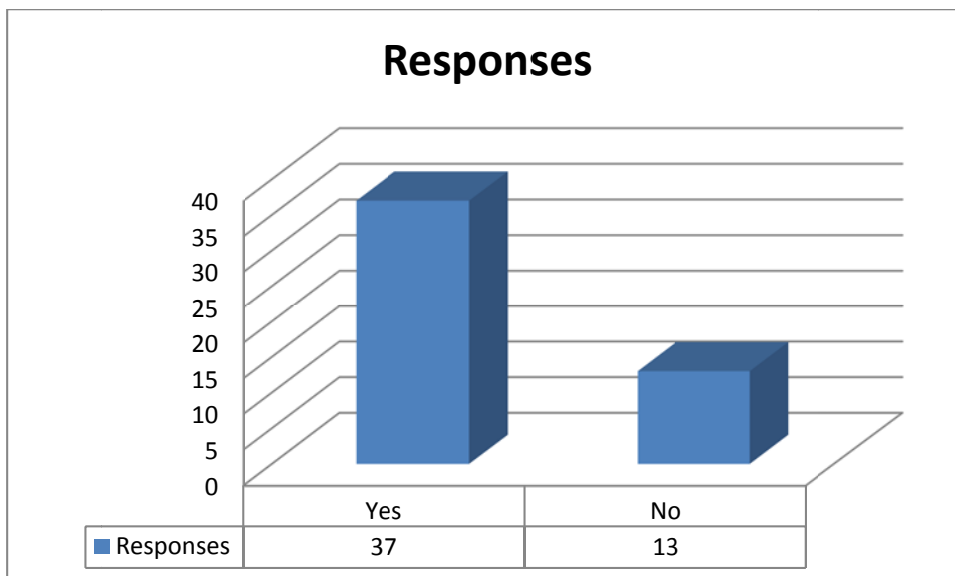
4.9 Table showing investors having proper choice of retirement plan and is it enough to allow them to retire when they intend to]

Choice	Responses	Percentage (%)
Yes	37	74
No	13	26
TOTAL	50	100

Analysis

The table represents that 26% of investors have no proper choice of retirement plan and it doesn't allow them to retire when they intend to, whereas 74% of investors have proper choice of retirement plan and they can retire when they intend to retire.

4.9 Chart showing investors having proper choice of retirement plan and are it enough to allow them to retire when they intend to



Interpretation

The above chart interprets that less investors do not have proper choice of retirement and cannot retire when they intend to but majority of investors have a proper choice of retirement where it allows them to retire as a when required.

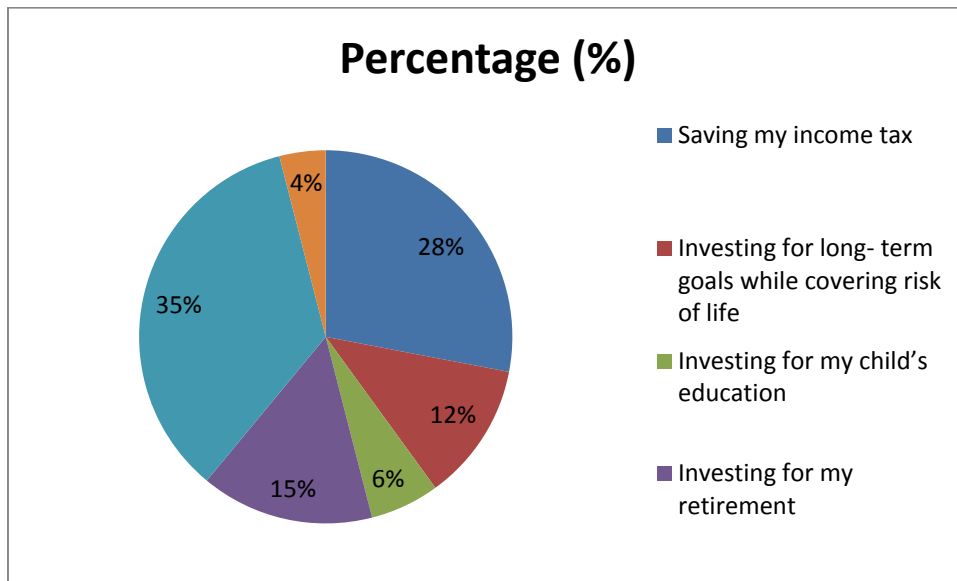
4.10 Table showing the investors life insurance policies primarily towards (Multiple choice)

Policies	Responses	Percentage (%)
Save my income tax	19	28
Invest in long-term goals while covering life risks	8	12
Invest in education for my child	4	6
Invest in my retirement	10	15
Cover life risks	24	35
I don't have any life insurance policy	3	4
TOTAL	68	100

Analysis

The above table shows that around 28% of the investors takes their life insurance policy towards saving their income tax, 12% of them do it with respect to investing for long- term goals while covering risk of life, only 6% of them do it for the cause of investing for their child’s education and about 35% of them for covering risk of life whereas only 4% do not have any life insurance policy.

4.10 Chart showing the investors life insurance policies primarily towards



Interpretation

The above chart interprets that majority of investor respondent's life insurance policy is primarily towards covering risk of life and saving their income tax and the minority investor respondents do not have any life insurance policy

4.11 Table showing investors having proper amount of insurance, so in case of any uncertainty investor's family can be taken care of

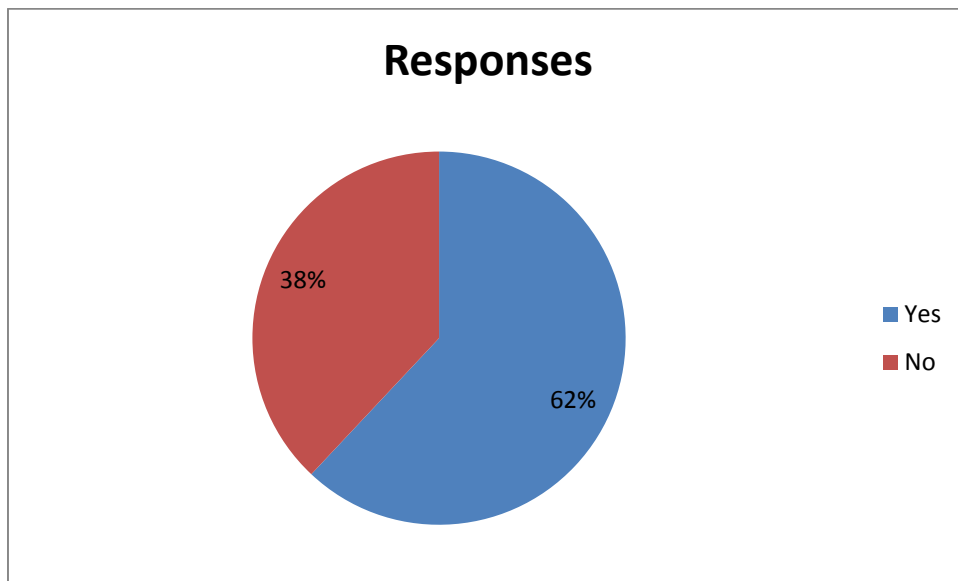
Amount of insurance	Responses	Percentage (%)
Yes	31	62
No	19	38
TOTAL	50	100
If yes, what type of insurance plan investor have opted	23	59
Term insurance		
Endowment plan	5	12.8
ULIP plan	5	12.8

Analysis

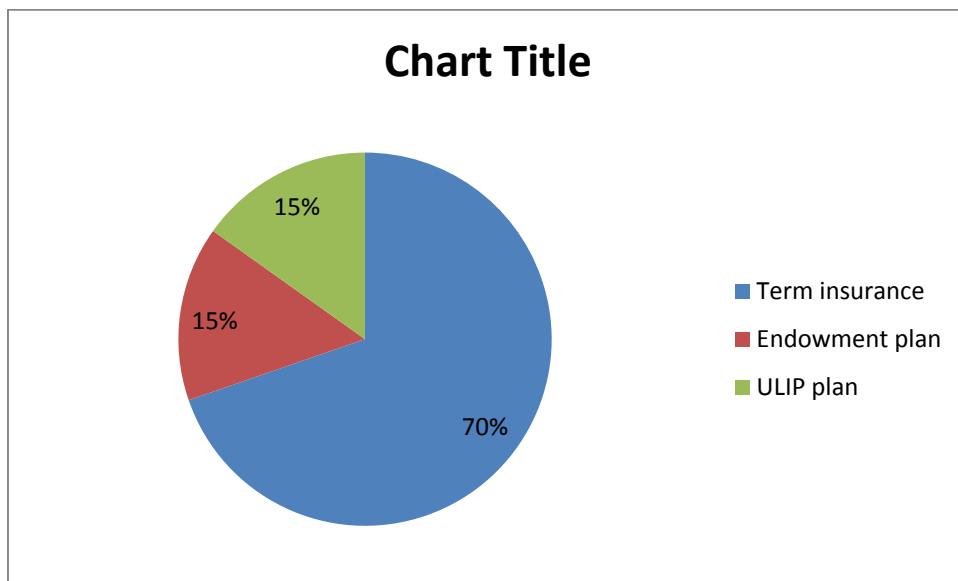
The table represents that 62% of investors have proper amount of insurance, so in case of any uncertainty their family can be taken care of whereas 38% of investors do not have proper amount of insurance.

59% of investors have opted for term insurance as their insurance plan, around 12.8% of investors have chosen endowment plan as their insurance investment and ULIP plan has been opted by 12.8% of investors as their type of insurance.

4.11(1) Graph showing investors having proper amount of insurance



4.11(2) Chart showing type of insurance plan opted



Interpretation

The 4.11(1) graph indicates that majority of investor respondents have proper amount of insurance while only few investor respondents do not have proper amount of insurance.

The 4.11(2) chart indicates that majority of investors have chosen to make their investments in term insurance while few investors have chosen to invest in Endowment plan and ULIP plan.

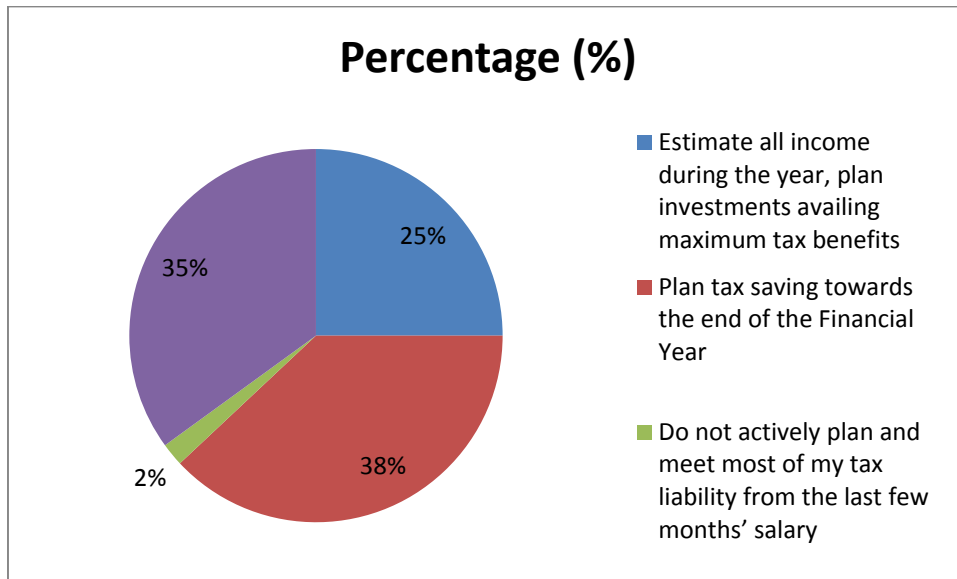
4.12 Table showing investors approach for the tax planning during the year (Multiple choice)

Tax planning	Responses	Percentage (%)
Estimate all income for a year and plan to obtain the maximum tax benefit of the investment	13	25
Planning tax savings at the end of fiscal year	20	38
Don't actively plan and meet most of your tax liabilities for salaries over the past few months	1	2
With the help of experts like chartered accountants (CAs),	19	35
TOTAL	53	100

Analysis

The table conveys that 25% of investor respondents approach their tax planning by estimating all income during the year; plan investments availing the maximum tax during the year. 38% of investors plan their tax saving towards the end of the financial year. 2% do not actively plan and meet most of their tax liability from the last few months' salary. 35% of investor respondents take the help of an expert like chartered accountant to plan their tax during the year.

4.12 Chart showing investors approach for the tax planning during the year



Interpretation

The above represented pie charts showing that investor respondents plan to have the least taxpayers at the end of the fiscal year. Few investor respondents estimate all annual income and use tax incentives. Most investors respond at the end of the fiscal year. Plan to pay taxes or help with a chartered accountant..

4.13 Table showing investors who fully utilize income tax benefits, e.g. deductions from salary/income, rebates (Multiple choice)

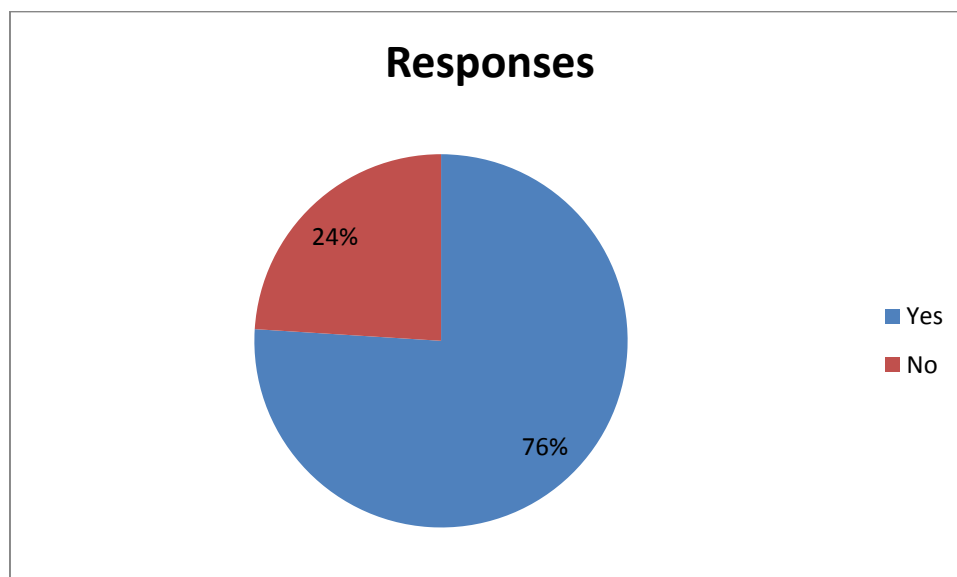
Tax benefits	Responses	Percentage (%)
Yes	38	76
No	12	24
TOTAL	50	100
If yes, what is investors preferred investments	26	40
Insurance		
Mutual funds	24	37
Fixed deposit	8	12
PPF	7	11
Others	NIL	NIL
TOTAL	65	100

Analysis

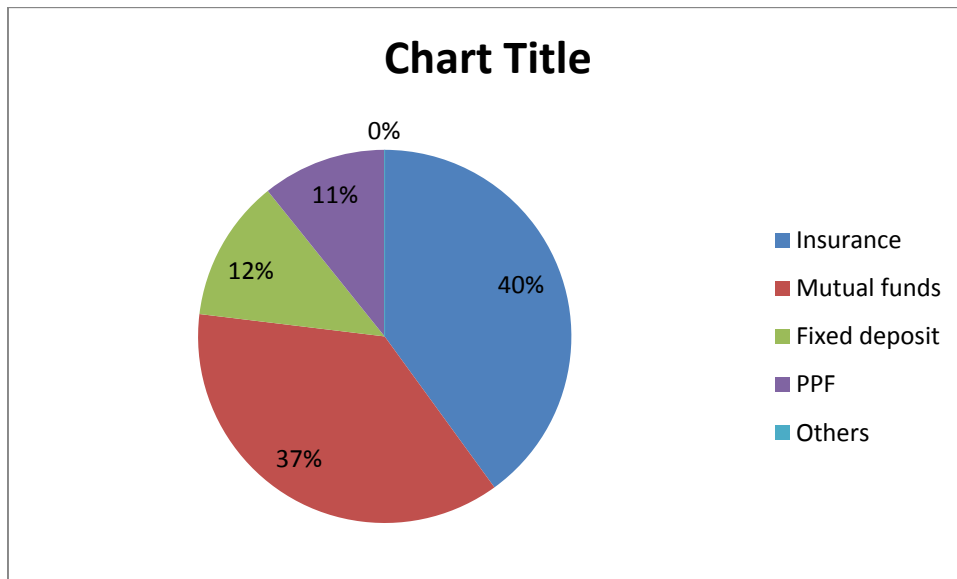
The table indicated that 76% of investor respondents fully utilize their income tax benefits like deductions from salary or income rebates etc., whereas 24% of the investor respondents do not fully utilize their income tax benefits.

40% of investor respondents prefer their investments into insurance, 37% in mutual funds, 12% in fixed deposits, 11% in PPF (public provident fund) and none of the investor respondents prefer their investment into others.

4.13(1) Graph showing investors who fully utilize income tax benefits, e.g. deductions from salary/income, rebates



4.13(2) Graph showing investors preferred investments



Interpretation

The 4.13(1) graph shows that less number of investor respondents does not utilize their income tax benefits and majority investor respondents avail full income tax benefits.

The 4.13(2) graph shows that majority of investor respondents have preferred insurance and mutual funds as their investments, few investor respondents have chosen fixed deposit and PPF as their preference and none of the investor respondents have opted for others as their preference.

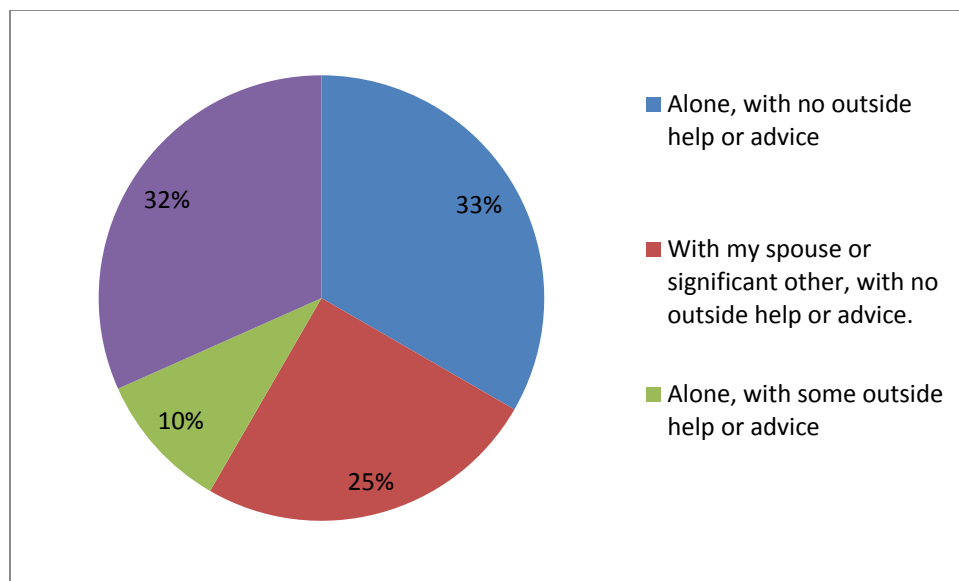
4.14 Table showing how do investors make their investment decision

Investment decision	Responses	Percentage (%)
Alone, with no outside help or advice	20	40
With my spouse or other important person, there is no outside help or advice.	15	30
A person with some outside help or advice	6	12
I/We rely on professional consultants to complete all my/our financial decisions	19	38
TOTAL	50	100

Analysis

According to the survey the data shows that 40% of investor respondents make their investing decisions alone, with no outside help or advice whereas 30% of investor respondents take the help from their spouse or significant other, with no outside help or advice. 12% of investor respondents decide their investing pattern alone, with some outside help or advice and 38% of investor respondents rely on professional advisors to make their financial decisions.

4.14 Graph showing how do investors make their investment decision



Interpretation

The above graph represents that less number of investor respondents have decided to make decisions alone, with some outside help or advice, while few investor respondents make decisions with spouse or significant other, with no outside help or advice and majority of investment decisions are done alone, with no outside help or advice or the investor respondents rely on professional advisors to make their financial decisions.

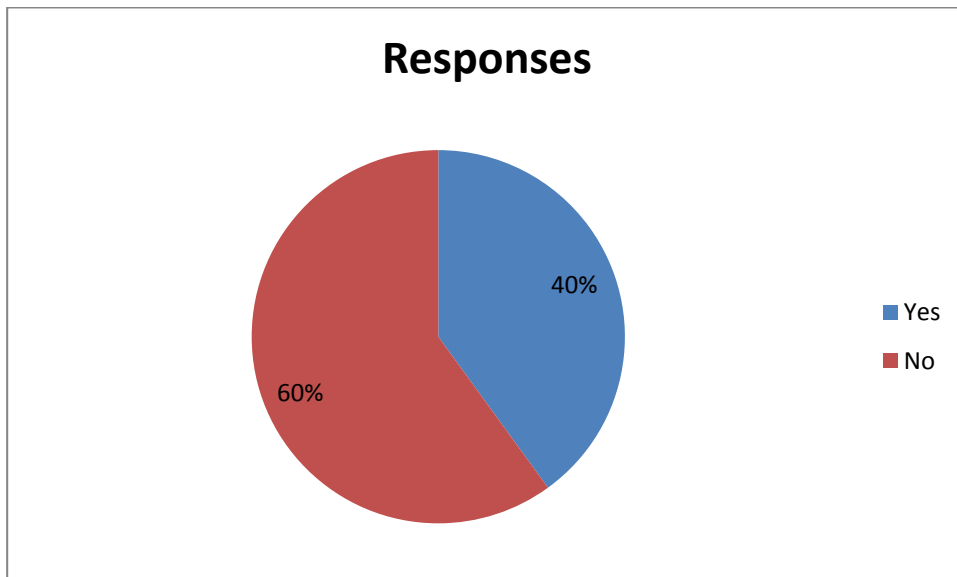
4.15 Table showing investors having short term financial goal (0-5 years)

Short term	Responses	Percentage (%)
Yes	20	40
No	30	60
TOTAL	50	100

Analysis

The data collected shows that 40% of investors have short term financial plans for 5 years whereas 60% of investors have no short term financial goals for 5 years.

4.15 Graph showing investors having short term financial goal (0-5 years)



Interpretation

The above represented graph shows that few investor respondents have short term financial goals and majority of the investor respondents do not have any short term financial goals for 5 years.

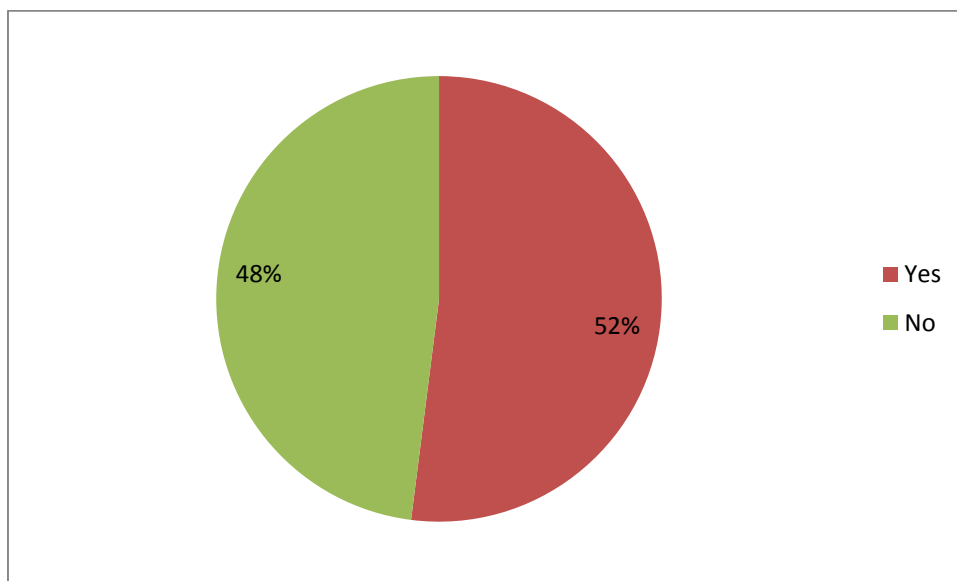
4.16 Table showing investors having long term financial goal (0-5 years)

Long term	Responses	Percentage (%)
Yes	26	52
No	24	48
TOTAL	50	100
If Yes, reason	To create a second stream of income	

Analysis

The table indicates that 52% of investors have long term financial goal for 5 years and 48% of investors have no long term financial goals for 5 years.

4.16 Graph showing investors having long term financial goal (0-5 years)



Interpretation

The above graph interprets that majority of investors have long term financial goals for 5 years and few investors do not have any long term financial goals.

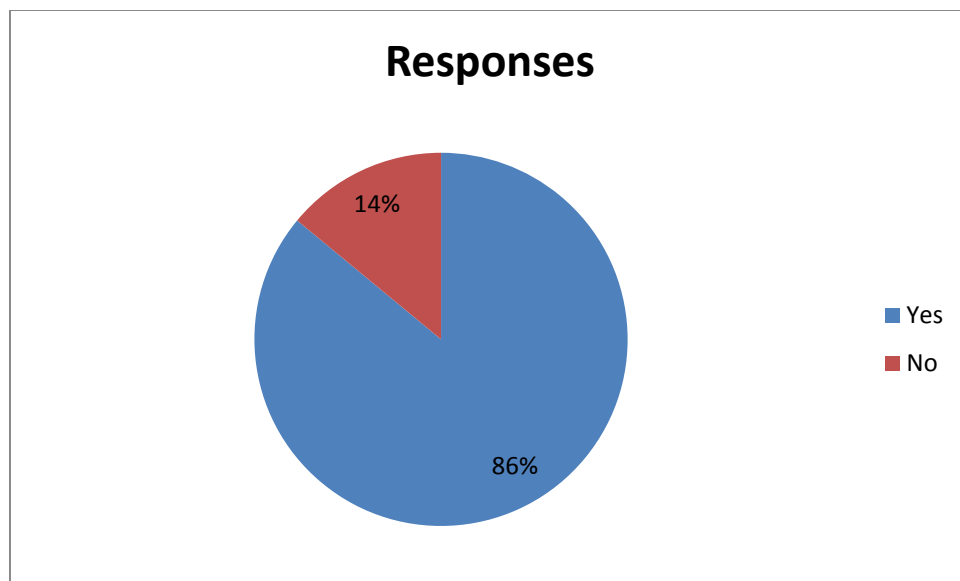
4.17 Table showing investors who have heard about financial planning

Financial planning	Responses	Percentage (%)
Yes	43	86
No	7	14
TOTAL	50	100

Analysis

The table shows that 86% of investors have heard about financial planning and have some knowledge whereas 7% of investors have not heard about financial planning and lack knowledge

4.17 Graph showing investors who have heard about financial planning



Interpretation

The above graph shows that majority of investors have heard about financial planning and very few investors have not heard about financial planning.

4.18 Table showing if investors would like to take assistance of financial planner for better management of their finances and to achieve financial goals

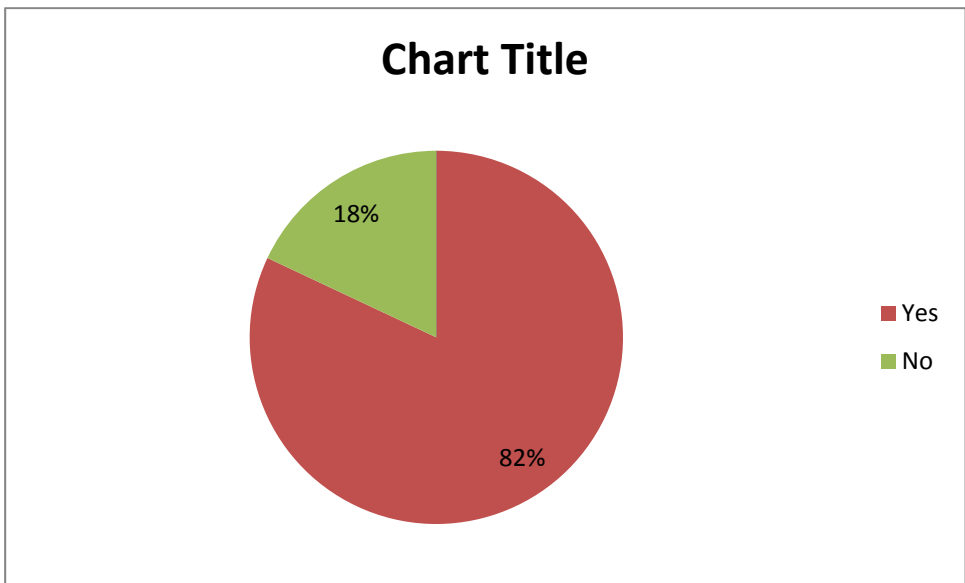
Assistance of financial planner	Responses	Percentage (%)
Yes	41	82
No	9	18
TOTAL	50	100
If No, reason	The investors can personally manage the	

	funds to meet his financial goals
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Analysis

The above table conveys that 41% of investor respondents would like to take the assistance of financial planner for better management of their finances and to achieve financial goals and 9% of investor respondents do not like to take the assistance of financial planner for better management of their finances and to achieve financial goals

4.18 Graph showing if investors would like to take assistance of financial planner for better management of their finances and to achieve financial goals



Interpretation

The above diagram interprets that majority of the investors would like to take the assistance of financial planner whereas few investors do not like to take the assistance of financial planner for better management of their finances and to achieve financial goals.

CHAPTER 5

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSIONS

1. The majority of investors save less than 35% from their monthly saving/income, few investors save between 35% to 50% and none of the investors save more than 50%.
2. The majority of the investor respondents save as per plan and very less number of investors do not save regularly as expenses generally exceed income.
3. The major portion of the savings are invested in mutual funds, fixed deposit schemes and gold and ornaments and a small portion of savings is spent on durable goods.
4. The less investments are proposed in the form of bonds, real estate and equity and majority of the investments are done in mutual fund, insurance and gold.
5. The more number of investments is made into instruments which offer guaranteed return and slightly higher returns and with largely protected capital and low number of investments are made into instruments that offer substantial higher returns while the risk is of capital erosion.
6. The investments serve less purpose by investing for regular trading, wealth creation and more purpose is being served by making investments in alternative source of income, financial security and inheritance to family.
7. The few investors check their investments on yearly and quarterly basis and majority of investments are been checked on weekly and monthly basis.
8. The majority of investors would prefer to work till the age 45,50, 55 years and only few investors would prefer to work up to the age of 60 and 65 years.
9. The less investors do not have proper choice of retirement and cannot retire when they intend to but majority of investors have a proper choice of retirement where it allows them to retire as an when required.
10. The majority of investor respondent's life insurance policy is primarily towards covering risk of life and saving their income tax and the minority investor respondents do not have any life insurance policy

11. The investor respondents have proper amount of insurance while only few investor respondents do not have proper amount of insurance.

12. The majority of investors have chosen to make their investments in term insurance while few investors have chosen to invest in Endowment plan and ULIP plan.

The least number of investor respondents plans their taxes towards the end of financial year, few investor respondents estimate all the income during the year and avail tax benefits and majority of investor respondents plan their taxes towards the end of financial year or take the help of a chartered accountant.

14. The less number of investor respondents does not utilize their income tax benefits and majority investor respondents avail full income tax benefits.

15. The majority of investor respondents have preferred insurance and mutual funds as their investments, few investor respondents have chosen fixed deposit and PPF as their preference and none of the investor respondents have opted for others as their preference.

16. The less number of investor respondents have decided to make decisions alone, with some outside help or advice, while few investor respondents make decisions with spouse or significant other, with no outside help or advice and majority of investment decisions are done alone, with no outside help or advice or the investor respondents rely on professional advisors to make their financial decisions.

17. The few investor respondents have short term financial goals and majority of the investor respondents do not have any short term financial goals for 5 years.

18. The majority of investors have long term financial goals for 5 years and few investors do not have any long term financial goals.

19. The majority of investors have heard about financial planning and very few investors have not heard about financial planning.

20. The majority of the investors would like to take the assistance of financial planner whereas few investors do not like to take the assistance of financial planner for better management of their finances and to achieve financial goals.

SUGGESTIONS

- It is recommended to do regular financial planning, tax planning and retirement plans (either self planning or through a financial planner).
- It is recommended to choose carefully the financial planner, if needed.
- It is recommended for the investors to stay invested for long-time in equity related investments for wealth creation.

CONCLUSIONS

- The research reveals that most of the investors are planning their finances properly based on their preference of investments, purpose or objectives of investments and the amount of earnings in order to meet their short and long term financial goals.
- The risk factor of every instrument must be taken care, so that, the investors can earn high returns by minimizing the risk.
- Investors can plan their taxes carefully through proper tax planning and investments.
- Investments in life insurance policies may be done so that it can cover their risk of life and can fulfil all the uncertainties.
- Investors may also plan for their retirement so that the savings schemes allow them to retire when they want to and still continue to lead a happy and content life without any hazels.
- Patience and consistency is essential in financial planning.
- Investment decisions must only be done when the investor has the appropriate knowledge and experience. So that, investments are not made in, such securities, which offer them, lower returns and higher risk.
- Financial planner must be carefully selected by the investor so that better management of finances can be done and can be invested in various diversified securities.

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ANNEXURES

A Study on role of financial planning in investor's wealth creation.

This is Babu R, Student of Acharya Institute of Technology. As a Academic requirement i am conucting questionnaire survey on above topic. I request your opinion on below questions. This survey is for academic purpose and will be kept confidential.

1. PROFILE

A. Age:

- 20-40 years
- 40-60 years
- Above 60 years

B. Sex:

- Male
- Female

C. Marital Status:

- Married
- unmarried

D. Educational Background:

- HSC
- UG
- PG
- Professional
- Others, specify _____

E. Occupation/Profession:

- Salaried
- Professional
- Business
- Others, specify _____

F. Monthly Income:

- Below Rs. 20,000 – 40,000
- Rs. 40,000 & above

What is the percentage of monthly salary/income you save?

- 20% to 35%
- 35% to 50%
- More than 50%

3. How do you save from your normal income? (Multiple choices)

- Save your monthly savings according to your schedule
- Save everything after saving money
- Since the cost generally exceeds the income, do not save it regularly

4. My savings are usually used for _ (multiple choices)

- Plan investment in mutual funds Purchase term deposit plans
- Buy gold and jewelry. Buy durable items like TV, LCD, Refrigerator, Cell phone, Furniture, etc.

5. In which form is your proposed investment currently in? (Multiple choice)

- Equity Mutual fund insurance bonds
- Real estate Gold

6. I like to invest in instruments which (Multiple choice)

- Offer fixed guaranteed return
- Offer slightly higher returns and largely protect capital
- Offer substantially higher returns while there is risk of capital erosion

7. State your purpose of investment? (Multiple choice)

- Alternate source of income Wealth creation
- Financial security Regular trading Inheritance to family

8. How often do you check your investments?

- Weekly
- Monthly
- Quarterly
- Yearly

9. Up to what age would you like to work?

- Up to 45
- Up to 50
- Up to 55
- Up to 60
- Up to 65

10. Do you have the proper choices in your retirement plan and is it enough to allow you to retire when you intend to do (Multiple choice)

- Yes
- No

11. I take Life Insurance policies primarily towards

- Saving my income tax
- Investing for long- term goals while covering risk of life
- Investing for my child's education
- Investing for my retirement Covering risk of life
- I do not have any life insurance policy

12. Do you have the proper amount of insurance, so in case of any uncertainty your family can be taken care of? (Multiple choice)

- Yes
- no
- If Yes, what type of insurance plan you have opted?
- Term insurance endowment plan
- Tulip Plan

13. How do you approach Tax Planning during the year? (Multiple choice)

- Estimate all income during the year, plan investments availing maximum tax benefits Plan tax saving towards the end of the Financial Year
- Do not actively plan and meet most of my tax liability from the last few months' salary Take the help of an expert like Chartered Accountant (CA)

14. Do you fully utilize Income Tax benefits, e.g. deductions from salary/income, rebates?

- Yes
- No

If Yes, what is your preferred investment?

- Insurance
- Mutual fund
- fixed deposits
- PPF
- Others

15. How do you make your investment decisions?

- Alone, with no outside help or advice
- With my spouse or significant other,
- Alone, with some outside help
- with no outside help or advice or advice
- I/we rely on a professional advisor to make all of my/our financial decisions

16. Do you have any short term financial goals (0-5 years)?

- Yes
- No

17. Do you have any long term financial Goals (0- 5Years)?

- Yes
- No

18. Have you heard about financial planning

- Yes
- No

19. Would you like to take the assistance of financial planner for better management of your finances and to achieve your financial goals?

- Yes
- No
- If, no kindly give reason _____



ACHARYA INSTITUTE OF TECHNOLOGY
DEPARTMENT OF MBA

PROJECT WEEKLY REPORT (16MBAPR407)

Name of the Student: BABU R

Internal Guide: Dr. Virupaksha Goud.

USN No: 1IA16MBA09

Specialization: Finance & Marketing

Title of the Project: A Study On role of financial planning in investors wealth creation.

Company Name : EQII logic wealth advisory pvt LTD.

Week	Work Undertaken	External Guide Signature	Internal Guide Signature
15-1-2018 to 20-1-2018	Introduction about EQII logic wealth advisory pvt. Ltd and its operation	<i>Virupaksha Goud</i>	<i>Babu R</i>
22-1-2018 to 27-1-2018	Learning about the different operation and services by EQII logic wealth advisory pvt LTD.	<i>Virupaksha Goud</i>	<i>Babu R</i>
29-1-2018 to 3-2-2018	Orientation and gathering information about the growth of the company	<i>Virupaksha Goud</i>	<i>Babu R</i>
5-2-2018 to 10-2-2018	Analysis of the market position of the company	<i>Virupaksha Goud</i>	<i>Babu R</i>
12-2-2018 to 17-2-2018	Research problem identification	<i>Virupaksha Goud</i>	<i>Babu R</i>

19-2-2018 to 24-2- 2018	Preparation of the research instrument for data collection	<i>Kempegandale</i>	<i>J. N. S.</i>
26-2-2018 to 3-3- 2018	Theoretical background of the study	<i>Kempegandale</i>	<i>J. N. S.</i>
5-3-2018 to 10-3- 2018	Data collection and analysis	<i>Kempegandale</i>	<i>J. N. S.</i>
12-3-2018 to 17-3- 2018	Interpretation of the data gathered during the survey	<i>Kempegandale</i>	<i>J. N. S.</i>
19-3-2018 to 24-3- 2018	Final report preparation and submission	<i>Kempegandale</i>	<i>J. N. S.</i>

For EON LOGIC WEALTH ADVISORY PVT. LTD.

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Authorized Signature

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