



Fin-Soft Solutions

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We want to introduce "SUMMARY OF INVESTMENT REPORT" with various options & formats.

## **SUMMARY OF INVESTMENT**

You can generate reports for selected Client or for the Family. This report includes various formats of details.

In column wise details you find particulars like Folio Number, Folio Start Date, Unit, Average Cost, Invested Amount, Current NAV, Current Value, Dividend, Notional Gain, Actual Gain, Total Gain & XIRR/Absolute in percentage whereas in summary details you can find the particulars as Client Name wise followed by Asset name, scheme name, account number.

### **Importance Of This Report:**

#### **❖ Average Cost Pricing: In case of SIP "Concept of Average NAV".**

It is a compact format of Return Report, where XIRR & Absolute options are available. In this report Software shows Portfolio As On date & Average Cost of Investments (Current Holdings).

- ❖ **Current NAV** shows latest NAV available for As On Date whereas **Current value** shows as on date value.
- ❖ **Dividends** It is the portion of corporate profits paid out to Unit Holders.
- ❖ **Notional gain** means unrealized gain i.e. profit on current holdings. **Actual gain** means book profit i.e. Realized gain. **Total Gain** is a combination of Notional Gain & Actual Gain.
- ❖ **XIRR** calculates the internal rate of return for a schedule of cash flows that is not necessarily periodic.

In this report SIP means Systematic Investment Plan. We will see this concept through one example so it becomes easier for you to understand the concept of SIP.

Example: Suppose Mr. X had Rs.24, 000 as a lump sum Investments & he wanted to invest his money in HDFC Equity Fund – Growth Option whose NAV was Rs.154.555 as on August 1, 2008. So he has received approximately 155 units (Rs.24, 000 / Rs.154.555). Suppose he has invested the same amount on July 1, 2009 when NAV was 174.853. At that time he has received approximately 137 units (Rs.24, 000/ Rs.174.853) whereas Mr.Y has selected Systematic Investments of Rs.2000 Per Month for 12 Months & received the advantage of SIP.

Following table shows us the details of NAV of every month.

Date	Amount	NAV	Units
August 1,2008	2000	154.555	12.94038
September 1,2008	2000	159.231	12.56037
October 1,2008	2000	147.099	13.59629
November 3,2008	2000	114.164	17.51866
December 1,2008	2000	99.637	20.07286
January 1,2009	2000	114.522	17.46389
February 2,2009	2000	101.243	19.75445
March 2,2009	2000	96.225	20.78462
April 1,2009	2000	110.148	18.15739
May 4,2009	2000	132.95	15.04325
June 1,2009	2000	170.367	11.73936
July 1,2009	2000	174.853	11.43818
	24000	125.6086	191.0697

Where Calculations for Mr.Y (SIP) & Mr X. (LumpSum)  
 Mr. Y Average Cost (NAV)= Total Amount Invested / Total Units  
 125.6086 = 24000 / 191.0697 SIP Method  
 Mr. X 154.555 = 24000 / 155.00 August 1,2008  
 Mr. X 174.853 = 24000 / 137.00 July ,1 2009

Here Mr. Y has received approximately 191 units with the same amount of investment i.e. 24,000. This is how Mr. Y has received the advantage through Systematic Investment Plan.

For any further details kindly contact us.