

Financial Analysis

2nd Consultation Report

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Your 1 View



Assets

₹ 4.5Cr ₹ 4.5Cr↑

Equity	₹ 25.2L ↑
Real Estate	₹ 3.0Cr ↑
Passive Income Assets	₹ 1.0Cr ↑
Debt	₹ 12.7L ↑
Alternative Investments	₹ 5.0L ↑



Liabilities

₹ 1.0L ₹ 1.0L↑

Good Liabilities	₹ 0.0L ↑
Bad Liabilities	₹ 1.0L ↑



Insurance

Life Insurance	₹ 1.2Cr ↑
Health Insurance	₹ 10.0L ↑



Income

₹ 30.0L ₹ 30.0L↑

Regular Income	₹ 30.0L ↑
Other Income	₹ 0.0L ↑



Expenses

₹ 12.4L ₹ 12.4L↑

Household + Lifestyle	₹ 6.0L ↑
Taxes	₹ 6.4L ↑

Disclaimer: The accuracy and comprehensiveness of this information is dependent on the details provided to us.
The more accurate the information, the better our financial suggestions will be.

Net Worth

Net Worth

₹ 4.5Cr ↑

Total Assets

₹ 4.5Cr ₹ 4.5Cr ↑

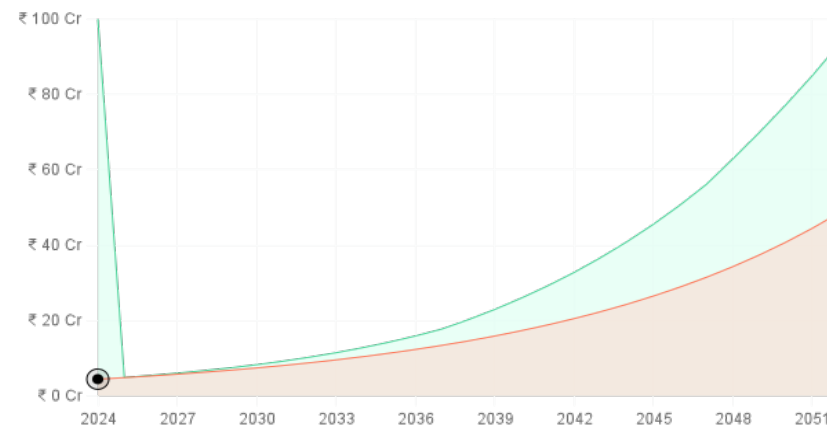
Total Liabilities

₹ 4.5Cr ₹ 4.5Cr ↑

Currently your Net Worth has increased by **15%**

Value Under Advisory: ₹ 000Cr ₹ 15.9↑

Value Under Advisory = Assets + Liabilities



■ Current Net Worth Trajectory (CNWT)

MAR"2052' | ₹ 48.5Cr

Assumes that you maintain your current financial habits until retirement.

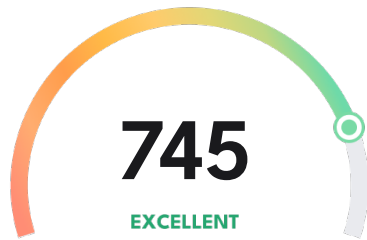
■ Net worth Trajectory With Effective Planning (NWTEP)

MAR"2052' | ₹ 93.1Cr

Assumes that your finances are aligned with your personality by following the ideal guidance provided on the 'Your Financial Analysis' pages on the following aspects: expense and liability management, asset allocation, and emergency planning.

Liability Management

Your Credit Score



Increase in score - 5↑

Congrats. You have an outstanding score and shows you have tremendous discipline.

Affordability Check

Liability Type	Current Liability Distribution		Suggested Range	
	Outstanding	EMI	Loan Size	EMI
Good	₹0.0L	₹0.0L	₹29.4L to ₹73.5L	₹26.8K to ₹66.9K
Bad	₹1.0L	₹20.0K	₹0.0L to ₹11.2L	₹0.0L to ₹24.1K
Total	₹1.0L	₹20.0K	₹29.4L to ₹84.6L	₹26.8K to ₹91.0K

Comments

- Your EMI Burden Ratio (EMI by gross monthly income) is low at 8%.
- Consider increasing your liabilities and EMI to our suggested range if you want to explore wealth creation using leverage.

Tax Liability & Potential

Financial Year April 2024 - March 2025

Tax Camparison	Current		After Planning	
	OPTED		RECOMMENDED	
Tax Regime	OLD	NEW	OLD	NEW
Deductions	₹ 5,22,944	₹ 0	₹ 6,25,000	₹ 67,056
Taxable Income	₹ 24,27,056	₹ 29,50,000	₹ 23,25,000	₹ 28,82,944
Total Tax Payable	₹ 5,62,240	₹ 6,08,400	₹ 5,30,400	₹ 5,87,478

Current Payable Tax

₹ 12,22,4434



Recommended Payable Tax

₹ 10,89,444



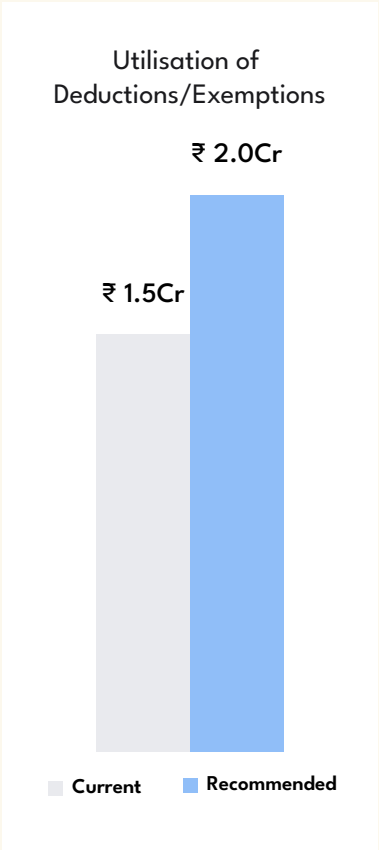
Potential Tax Savings

₹ 1,32,990

Tax Deduction & Exemption

Old Regime

Deductions & Exemptions	Max. Deduction	Current Utilisation	Suggested Utilisation
HRA in Salary, Basic salary and Rent for the year HRA (House Rent Allowance)	₹ 5,00,000	₹ 3,32,944	₹ 3,32,944 Additional ₹ 10,000*
Life insurance premium, ELSS Mutual Funds, School fees, PPF, EPF, etc Section 80C/CCC/CCD (1)	₹ 1,50,000	₹ 1,50,000	₹ 1,50,000 Additional ₹ 10,000*
Health/Medical insurance premium Section 80D - Self. Spouse. Children	₹ 25,000	₹ 10,000	₹ 10,000 Additional ₹ 10,000*
Health/Medical insurance premium Section 80D - Parents	₹ 50,000	₹ 30,000	₹ 35,000 Additional ₹ 10,000*
NPS for additional deduction of Rs. 50,000 Section 80CCD (1B)	₹ 50,000	0	₹ 30,000 Additional ₹ 10,000*

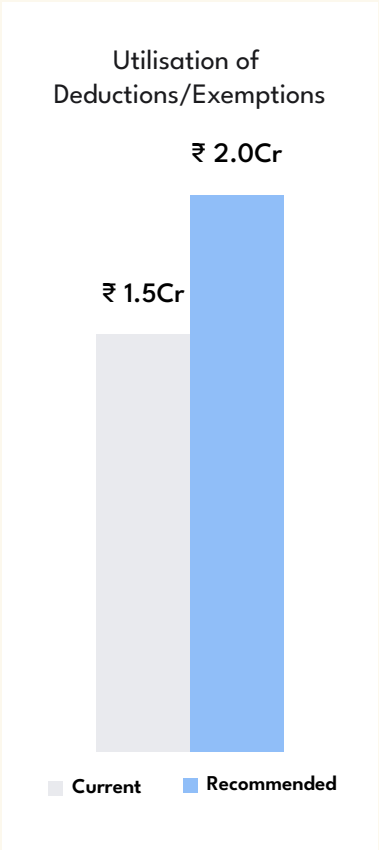


* Includes only the increase in investment

Tax Deduction & Exemption

Old Regime

Deductions & Exemptions	Max. Deduction	Current Utilisation	Suggested Utilisation
Employer contribution to Nitin	₹ 67,056	0	₹ 67,056
Section 80CCD (2)			Additional ₹ 10,000*
		₹ 5,22,944	₹ 6,25,000
			Additional ₹ 10,000*
		₹ 7,00,000	₹ 7,00,000
You can save ₹ 10,000 in taxes with an additional investment/insurance of ₹ 10,000			



* Includes only the increase in investment

Tax Liability & Potential

Financial Year April 2024 - March 2025

Tax Camparison	Old	New
	RECOMMENDED	
Deductions	₹ 50,000	₹ 2,200
Taxable Income	₹ 23,25,000	₹ 28,82,944
Total Tax Payable	₹ 5,30,400	₹ 5,87,478

Action fo this year

Consider the Employer contribution to National Pension Scheme for retirement planning, which provides tax advantages as well. It is deductible up to 10% of your basic salary (₹ 67,056 for the remaining financial year). Next year you will be able to save more tax with contributions for all 12 months.

Next year try for 50k in NPS

Next year try for 50k in NPS

Next year try for 50k in NPS

You may share the exemptions & deduction details with your Advisor. This will help us plan your tax strategy and maximize your savings.

Disclaimer

The Disclaimer page should be read in conjunction with this report.

This report is based on the data and presumptions supplied by you (client/ user/ member).

This report is designed to assess your present financial condition and recommend planning ideas and concepts that may be beneficial. This report aims to demonstrate how well-established financial planning principles can enhance your existing financial situation. This report does not imply a recommendation of any specific method, but rather offers broad, general advice on the benefits of a few financial planning principles.

The reports give estimates based on multiple hypotheses; thus they are purely speculative and do not represent assurances of investment returns. Before making any financial decisions or adopting any transactions or plans, you should speak with your tax and/or legal counsel and solely decide on the execution and implementation.

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BASL Registration No :

Validity of Registration : December 22, 2022-Perpetual



Type of Registration : Non-Individual



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