



Financial Health & Goal Discovery Report

Client Name: Rajesh Mehta

Date: 28 May 2025

Rudra Solutions

Client Financial Summary

Email: rmehta@gmail.com

Phone: 9876543210

City: New Delhi

Age Group: 30-39

Risk Profile: Moderate

Recommended Goals:

- Child Education
- Retirement Corpus
- Insurance Planning

Income Details

monthly_salary: Rs.1,000,000.00

business_income: Rs.200,000.00

freelance_income: Rs.30,000.00

rental_income: Rs.100,000.00

stock_dividend: Rs.20,000.00

online_courses: Rs.400,000.00

affiliate_marketing: Rs.200,000.00

digital_products: Rs.1,000,000.00

royalties: Rs.300,000.00

app_sales: Rs.200,000.00

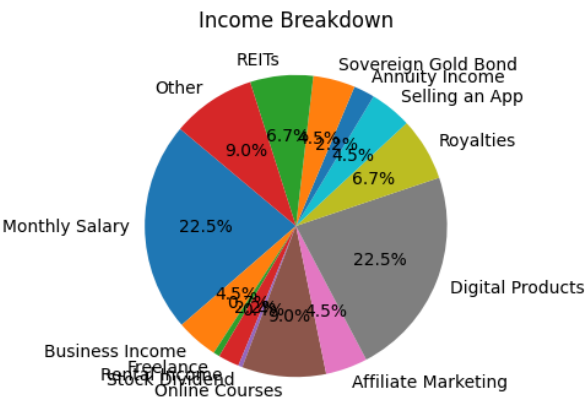
annuity_income: Rs.100,000.00

gold_bond_income: Rs.200,000.00

reits_income: Rs.300,000.00

other_income: Rs.400,000.00

Total Income: Rs.4,450,000.00



Monthly Expenses

Housing: Rs.1,500,000.00

Food: Rs.20,000.00

Transportation: Rs.30,000.00

Utilities: Rs.100,000.00

Entertainment: Rs.400,000.00

Loan EMI Payments: Rs.200,000.00

Life Insurance Premiums: Rs.100,000.00

Health Insurance Premiums: Rs.400,000.00

General Insurance Premiums: Rs.20,000.00

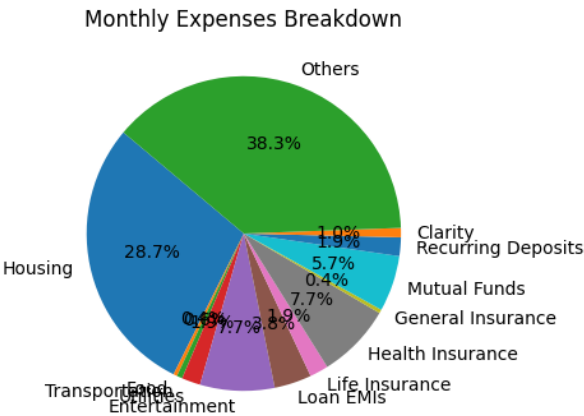
Mutual Funds: Rs.300,000.00

Recurring Deposits (RD): Rs.100,000.00

Clarity: Rs.50,000.00

Others: Rs.2,000,000.00

Total Expenses: Rs.5,220,000.00



Current Investments

Total Equities: Rs.600,000.00

Total Debt Funds: Rs.300,000.00

Real Estate: Rs.200,000.00

Certificate of Deposit: Rs.100,000.00

Fixed Deposits (FD): Rs.200,000.00

Recurring Deposits: Rs.400,000.00

Time Deposit (TD) Account: Rs.300,000.00

National Savings Certificate (NSC): Rs.200,000.00

Public Provident Fund (PPF): Rs.400,000.00

Senior Citizens Savings Scheme: Rs.20,000.00

National Pension System (NPS): Rs.100,000.00

Mutual Funds: Rs.300,000.00

Silver ETFs: Rs.20,000.00

Gold ETFs: Rs.100,000.00

Sovereign Gold Bond: Rs.200,000.00

Life Insurance Policies (Total Sum Assured): Rs.300,000.00

Total Investments: Rs.3,740,000.00

Emergency Fund Available?: Yes

Future Financial Goals

Retirement Goal: Yes

Retirement Corpus Amount: Rs.1,500,000.00

Higher Education Planning: Yes

Education Fund Goal: Rs.50,000.00

Other Financial Goals: No

Time Horizon for Primary Goal: 10 years

Risk Capacity Assessment

Reaction to 20% Drop in Investments: Stay invested and wait for recovery

Primary Financial Goal: Insurance Planning

Income Stability: Very Stable

Has Liabilities: Yes

Monthly Income Saved: 3000000

Consent

Consent to Share Financial Information: Yes