



## Financial Health & Goal Discovery Report

Client Name: Rajesh Mehta

Date: 27 May 2025

*Rudra Solutions*

## Client Financial Summary

Email: rmehta@gmail.com

Phone: 9876543210

City: Lucknow

Age Group: 30-39

Risk Profile: Moderate

### Recommended Goals:

- Child Education
- Retirement Corpus
- Insurance Planning

### Income Details

monthly\_salary: Rs.100,000.00

business\_income: Rs.30,000.00

freelance\_income: Rs.30,000.00

rental\_income: Rs.20,000.00

stock\_dividend: Rs.40,000.00

online\_courses: Rs.20,000.00

affiliate\_marketing: Rs.300,000.00

digital\_products: Rs.20,000.00

royalties: Rs.100,000.00

app\_sales: Rs.300,000.00

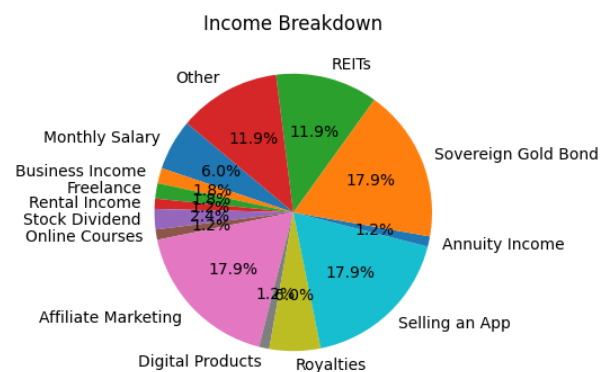
annuity\_income: Rs.20,000.00

gold\_bond\_income: Rs.300,000.00

reits\_income: Rs.200,000.00

other\_income: Rs.200,000.00

**Total Income: Rs.1,680,000.00**



Monthly Expenses

Housing: Rs.300,000.00

Food: Rs.20,000.00

Transportation: Rs.30,000.00

Utilities: Rs.10,000.00

Entertainment: Rs.30,000.00

Loan EMI Payments: Rs.20,000.00

Life Insurance Premiums: Rs.40,000.00

Health Insurance Premiums: Rs.20,000.00

General Insurance Premiums: Rs.30,000.00

Mutual Funds: Rs.10,000.00

Recurring Deposits (RD): Rs.20,000.00

Clarity: Rs.300,000.00

Others: Rs.400,000.00

**Total Expenses: Rs.1,230,000.00**

Current Investments

Total Equities: Rs.70,000.00

Total Debt Funds: Rs.20,000.00

Real Estate: Rs.30,000.00

Certificate of Deposit: Rs.10,000.00

Fixed Deposits (FD): Rs.400,000.00

Recurring Deposits: Rs.30,000.00

Time Deposit (TD) Account: Rs.20,000.00

National Savings Certificate (NSC): Rs.100,000.00

Public Provident Fund (PPF): Rs.200,000.00

Senior Citizens Savings Scheme: Rs.30,000.00

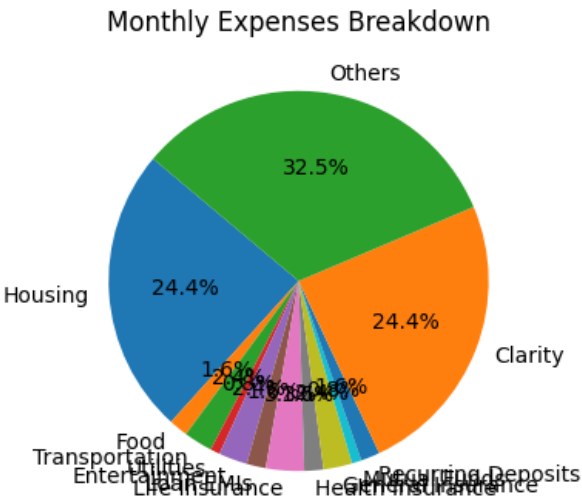
National Pension System (NPS): Rs.20,000.00

Mutual Funds: Rs.30,000.00

Silver ETFs: Rs.10,000.00

Gold ETFs: Rs.200,000.00

Sovereign Gold Bond: Rs.300,000.00



Life Insurance Policies (Total Sum Assured): Rs.20,000.00

**Total Investments: Rs.1,490,000.00**

**Emergency Fund Available?: Yes**

## **Future Financial Goals**

Retirement Goal: Yes

Retirement Corpus Amount: Rs.10,000,000.00

Higher Education Planning: Yes

Education Fund Goal: Rs.100,000,000.00

Other Financial Goals:

Time Horizon for Primary Goal: 20 years

## **Risk Capacity Assessment**

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

Primary Financial Goal: Retirement Planning

Income Stability: Very Stable

Has Liabilities: No

Monthly Income Saved: 30000

## **Consent**

Consent to Share Financial Information: Yes