

FinEdge360

Comprehensive Financial Profile Report

Prepared for: Jay

Report Date: 9 November 2025

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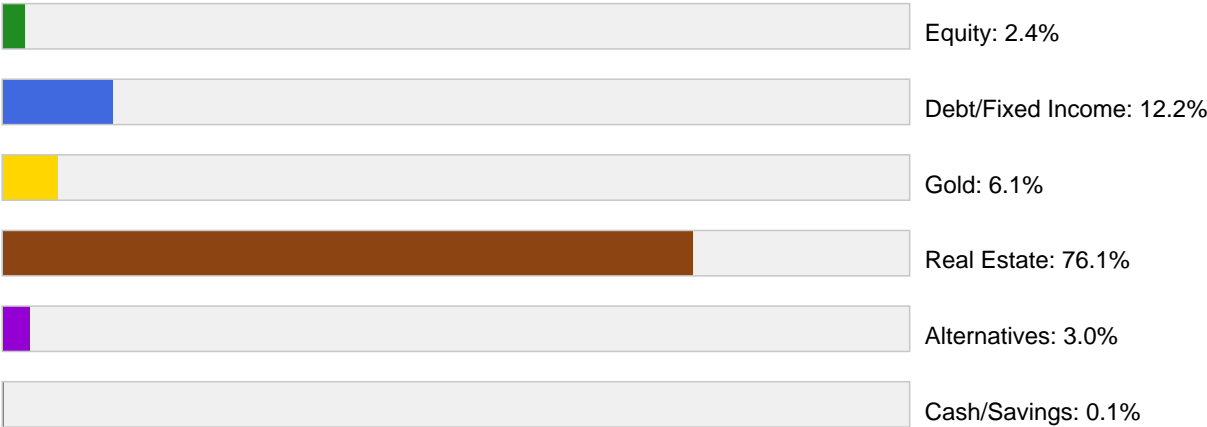
EXECUTIVE SUMMARY

Age:	40 years	Net Worth:	Rs.1,51,20,000
Monthly Income:	Rs.1,00,000	Total Assets:	Rs.1,64,20,000
Monthly Expenses:	Rs.76,000	Total Liabilities:	Rs.13,00,000
Monthly Savings:	Rs.24,000	Savings Rate:	24.0%

TOTAL ASSET SUMMARY

Total Portfolio Value: Rs.1,64,20,000

Asset Class Allocation:



Detailed Asset Breakdown:

Equity: Rs.4,00,000
 Domestic Stocks: Rs.1,00,000
 Equity Mutual Funds: Rs.3,00,000
Debt/Fixed Income: Rs.20,00,000
 EPF/PPF/VPF: Rs.20,00,000

Gold: Rs.10,00,000

Physical Gold/Jewellery: Rs.10,00,000

Real Estate: Rs.1,25,00,000

Primary Residence: Rs.1,00,00,000

Other Properties: Rs.25,00,000

Alternatives: Rs.5,00,000

ULIPs: Rs.5,00,000

Cash & Savings: Rs.20,000

LIABILITIES

Personal/Gold Loan: Rs.3,00,000

Credit Card: Rs.1,00,000

Other Liabilities: Rs.9,00,000

TOTAL LIABILITIES: Rs.13,00,000

TAX CALCULATION SUMMARY

Annual Income: Rs.12,00,000

Old Tax Regime

Gross Income: Rs.12,00,000

Standard Deduction: Rs.50,000

80C Deductions: Rs.1,50,000

80D Deductions: Rs.25,000

Taxable Income: Rs.9,75,000

Tax Payable: Rs.1,11,800

Effective Rate: 9.32%

New Tax Regime

Gross Income: Rs.12,00,000

Standard Deduction: Rs.75,000

No Other Deductions

Taxable Income: Rs.11,25,000

Tax Payable: Rs.71,500

Effective Rate: 5.96%

Recommendation: Choose New Regime to save Rs.40,300

New regime is beneficial as you have limited tax-saving investments.

Current Tax-Saving Investments:

EPF/PPF/VPF: Rs.20,00,000 (qualifies for 80C)

Health Insurance: Rs.25,000 (estimated, 80D)

Life Insurance: Not tracked (add to 80C if paying)

ELSS Mutual Funds: Not tracked (add to 80C if investing)

NPS: Rs.0 (80CCD(1B) - additional 50K deduction)

Note: Tax calculations are estimates. Consult a CA for accurate filing.

FIRE STRATEGY DASHBOARD

Your FIRE Number: Rs.2,28,00,000

Current Net Worth: Rs.1,51,20,000

Progress to FIRE: 66.3%



Estimated years to FIRE: 27 years (at current savings rate)

Amount needed: Rs.76,80,000

Required monthly investment: Rs.23,703.704

TAX SAVING TIPS (Under Income Tax Act, 1961)

Section 80C - Rs.1,50,000 Deduction

- EPF/VPF contributions (automatically included)
- PPF investments (lock-in: 15 years, 7.1% interest)
- ELSS Mutual Funds (lock-in: 3 years, market-linked)
- Life Insurance Premium (max Rs.1.5L)
- Home Loan Principal Repayment
- Tuition fees for up to 2 children
- NSC (National Savings Certificate)
- Sukanya Samriddhi Yojana (for girl child)

Section 80D - Health Insurance

- Self + Family: Rs.25,000 deduction
- Parents (<60 years): Additional Rs.25,000
- Parents (>60 years): Additional Rs.50,000
- Health checkup: Rs.5,000 included in above limits

Section 80CCD(1B) - NPS

- Additional Rs.50,000 deduction over 80C
- Total tax saving potential: Rs.2,00,000 (80C + NPS)
- Lock-in until retirement (60 years)
- Market-linked returns

Section 24(b) - Home Loan Interest

- Self-occupied: Rs.2,00,000 deduction on interest
- Let-out property: No limit on interest deduction
- Under construction: Claim starts after completion

Section 80G - Charitable Donations

- 50% or 100% deduction depending on institution
- Donations to PM CARES, CM Relief Fund: 100%
- Keep receipts and ensure 80G registration

Other Deductions

- HRA (Section 10(13A)) - if not living in own house
- Education Loan Interest (Section 80E) - No limit
- Savings Account Interest (Section 80TTA) - Rs.10,000
- Disability (Section 80U) - Rs.75,000 to Rs.1,25,000

SMART SAVING TIPS & INSIGHTS

Emergency Fund

Maintain 6-12 months of expenses in liquid savings. Your target: Rs.4,56,000 to Rs.9,12,000

Automate Savings

Set up automatic transfers on salary day. "Pay yourself first" - save before spending. Aim for 30% minimum savings

rate.

Reduce EMIs

Total EMI should not exceed 40% of income. Your current: 13.0%. Prepay high-interest loans first.

50-30-20 Rule

50% needs, 30% wants, 20% savings. Track expenses monthly. Use UPI apps for digital tracking.

Inflation Protection

Inflation in India: 5-6% annually. Your investments must beat this. Equity provides best long-term inflation hedge.

Diversification

Never put all eggs in one basket. Ideal: 60% Equity, 20% Debt, 10% Gold, 10% Alternatives. Rebalance annually.

Start SIP Early

Rs.10,000 monthly SIP for 20 years at 12% return = Rs.1 Crore. Start today, not tomorrow.

Insurance First

Term insurance: 10-15x annual income. Health insurance: Rs.5-10L minimum. Separate insurance from investment.

Credit Card Smart Usage

Pay full balance every month. Never pay minimum due. Use for cashback/rewards, not for loans. Keep utilization under 30%.

Avoid Lifestyle Inflation

Every salary hike: save 50%, enjoy 50%. Avoid upgrading lifestyle with every increment.

Track Net Worth

Review quarterly. Focus on net worth growth, not just income. Assets - Liabilities = Net Worth.

Learn Continuously

Financial literacy is wealth. Read: "The Psychology of Money", "Rich Dad Poor Dad". Follow: Zerodha Varsity, Finology.

RISK ASSESSMENT & PORTFOLIO RECOMMENDATION

Risk Score: 30/50

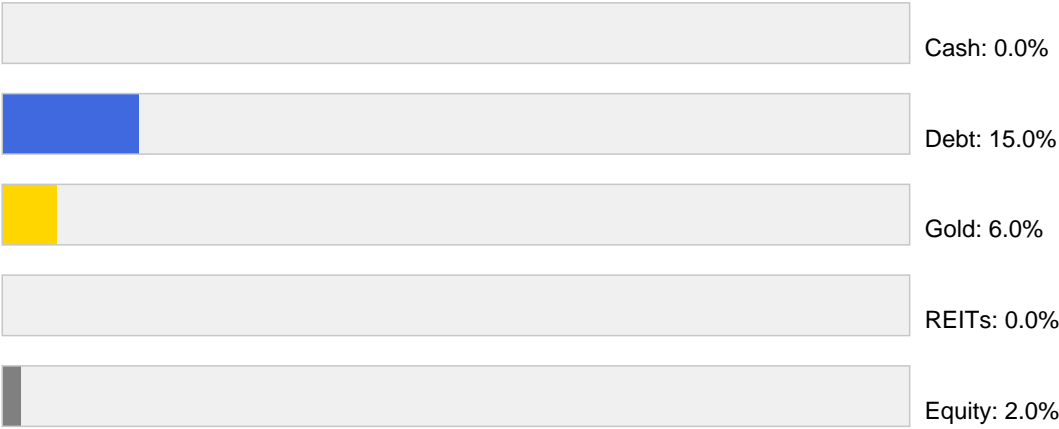
Risk Profile: Moderate

Summary:

You prefer balanced growth with moderate risk. Your current allocation is conservative for your risk profile. Consider increasing equity exposure gradually.

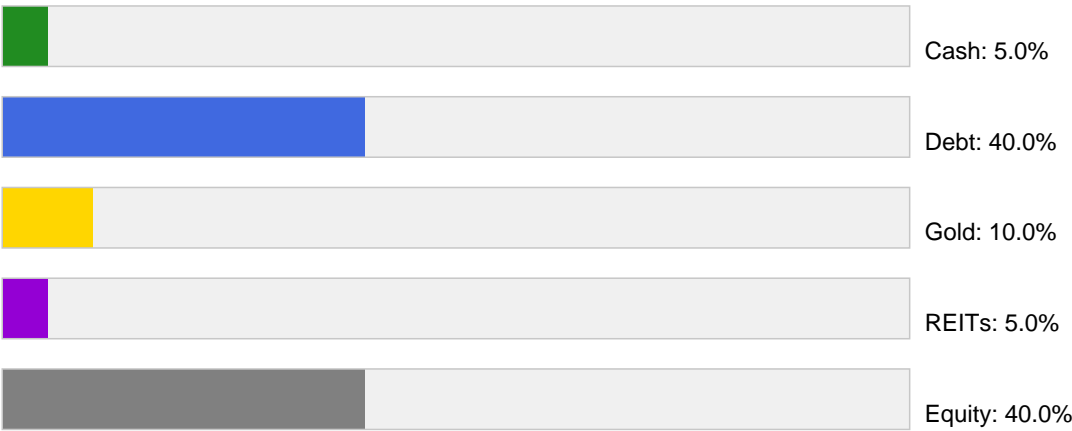
Great job taking control of your finances! With consistent effort, you're building a solid foundation for the future ☺️

Current Portfolio Allocation:



Cash: 0.0%
Debt: 15.0%
Gold: 6.0%
REITs: 0.0%
Equity: 2.0%

Recommended Portfolio Allocation:



Cash: 5.0%
Debt: 40.0%
Gold: 10.0%
REITs: 5.0%
Equity: 40.0%

Educational Insights:

1. Rebalance your portfolio once a year to stay aligned with your goals and risk tolerance.
2. Avoid emotional reactions to short-term market volatility. Focus on your long-term plan.
3. Keep 3–6 months of expenses in liquid assets for emergencies before investing aggressively.
4. Build an emergency fund of at least 3-6 months' expenses before increasing investments.

FINANCIAL GOALS

Short-Term Goals (0-3 years):

- Tour: Rs.2,00,000 in 1 year(s)

Mid-Term Goals (3-7 years):

- House: Rs.5,00,000 in 5 year(s)

Long-Term Goals (7+ years):

- Retirement: Rs.2,00,00,000 in 10 year(s)

IMPORTANT DISCLAIMER

This report is for informational and educational purposes only.

NOT FINANCIAL ADVICE. Consult a certified financial planner before making investment decisions.

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