

FinEdge360

Financial Profile Report

Generated for: jsjaiho5@gmail.com

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FINANCIAL SUMMARY

Age: 40 years

Monthly Income: ₹11,00,000

Monthly Expenses: ₹176,000

Monthly Savings: ₹124,000

Savings Rate: 24.0%

ASSETS BREAKDOWN

Illiquid Assets:

Home: ₹11,00,00,000

Other Real Estate: ₹125,00,000

Jewellery: ₹10,00,000

ULIPs: ₹15,00,000

EPF/PPF/VPF: ₹120,00,000

Total Illiquid: ₹11,60,00,000

Liquid Assets:

Stocks (Domestic): ₹11,00,000

Equity Mutual Funds: ₹13,00,000

Cash/Savings: ₹120,000

Total Liquid: ₹14,20,000

TOTAL ASSETS: ₹11,64,20,000

LIABILITIES

Personal/Gold Loan: ₹13,00,000

Credit Card: ₹11,00,000

Other Liabilities: ₹19,00,000

TOTAL LIABILITIES: ₹113,00,000

NET WORTH: ₹11,51,20,000

FIRE (Financial Independence) NUMBER

Annual Expenses: 19,12,000

FIRE Number (25x): 12,28,00,000

Progress: 66.3%

Risk Score: 30/50

Risk Type: 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.

Short-Term Goals (0-3 years):

- **Tour:** ₹12,00,000 in 1 year(s)

Mid-Term Goals (3-7 years):

- **House:** ₹15,00,000 in 5 year(s)

Long-Term Goals (7+ years):

- **Retirement:** ₹12,00,00,000 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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