

FinEdge360

Comprehensive Financial Profile Report

Prepared for: Jay

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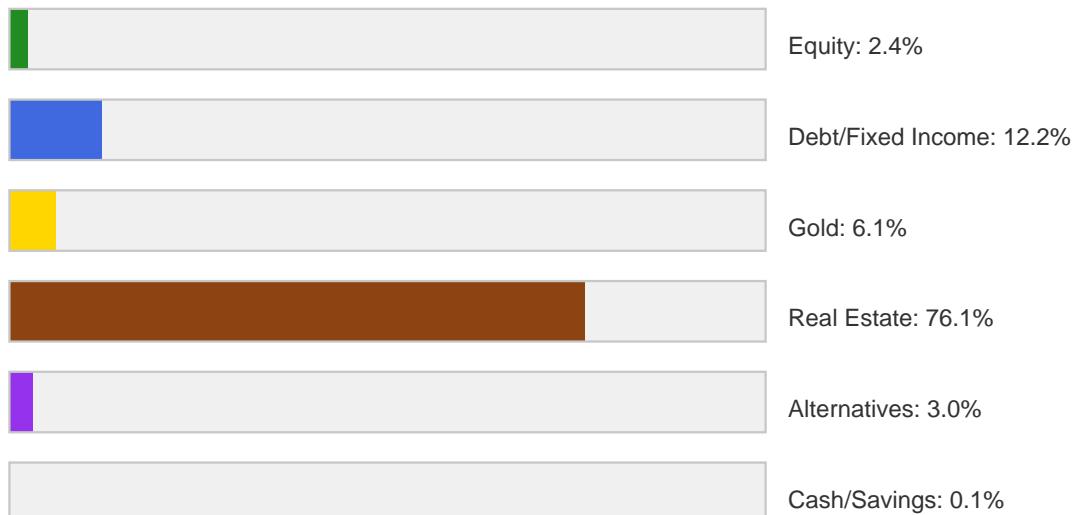
EXECUTIVE SUMMARY

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

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Consult a certified financial planner before making investment decisions.

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.81,900

Effective Rate: 6.83%

Recommendation: Choose New Regime to save Rs.29,900

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)

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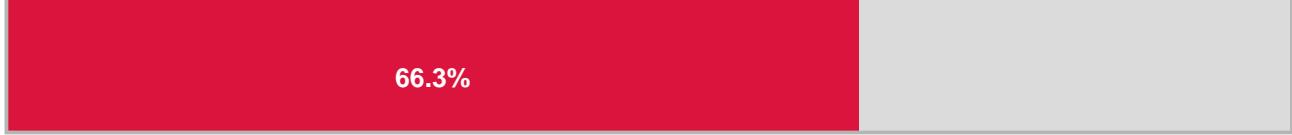
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FIRE STRATEGY DASHBOARD

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

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

Progress to FIRE: 66.3%



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

RISK ASSESSMENT & PORTFOLIO RECOMMENDATION

Risk Score: 30/50

Risk Profile: Moderate

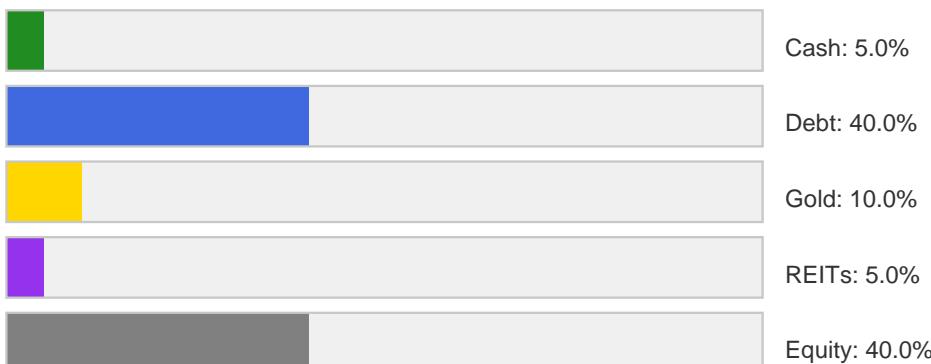
Summary:

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

Current Portfolio Allocation:



Recommended Portfolio Allocation:



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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)

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: 108.3%. 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.

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