

Line items	Expected	Dec-25		Jan-26		Feb - 26	
		Plan	Actual	Plan	Actual	Plan	Actual
Amt. left after budgeting		-₹1,538	₹94,631	₹1,828	₹3,487	₹2,516	₹35,523
Opening Balance				₹1,833	₹1,833	₹2,721	₹2,721
Income	₹320,000	₹736,598	₹736,598	₹410,073	₹410,073	₹435,847	₹435,847
Budget available		₹757,577	₹757,577	₹519,981	₹519,981	₹469,562	₹469,562
EMIs	₹147,671	₹361,175	₹361,175	₹161,175	₹161,175	₹161,175	₹161,175
Donda Student Loan (min. 32,975) @ 6.7%	₹35,000	₹32,975	₹32,975	₹32,975	₹32,975	₹32,975	₹32,975
Donda Car Loan (min, 30,166) @ 9.1%	₹30,200	₹30,200	₹30,200	₹30,200	₹30,200	₹30,200	₹30,200
Varshi Student Loan (min. 29,000) @ 6.7%	₹35,000	₹29,000	₹29,000	₹29,000	₹29,000	₹29,000	₹29,000
Varshi Car Loan (min. 22,500) @ 7.85%	₹22,500	₹22,500	₹22,500	₹22,500	₹22,500	₹22,500	₹22,500
Marriage debt pay back	₹20,000	₹240,000	₹240,000	₹40,000	₹40,000	₹40,000	₹40,000
Water purifier (from Jan 15 - Sep 15)	₹1,111	₹0	₹0	₹0	₹0	₹0	₹0
TV (from Jan 15 - Sep 15)	₹3,860	₹0	₹0	₹0	₹0	₹0	₹0
iPhone EMI (from Jun'25 - May'26)		₹6,500	₹6,500	₹6,500	₹6,500	₹6,500	₹6,500
Washing Machine EMI (from Sep'25 - Nov'25)	₹24,666	₹0	₹0	₹0	₹0		₹0
Insurance		₹19,037	₹19,037	₹19,037	₹19,038	₹19,037	₹19,038
Varshi's LIC Pension Scheme	₹6,582	₹6,437	₹6,437	₹6,437	₹6,437	₹6,437	₹6,437
Donda's Mummy's HI	₹46,000	₹6,480	₹6,480	₹6,480	₹6,480	₹6,480	₹6,481
Creta Car Insurance (25K @ Feb 1st, 2042 per month)	₹25,000	₹1,700	₹1,700	₹1,700	₹1,700	₹1,700	₹1,700
Slavia Car Insurance (25K @ Sep, 2,042 per month)	₹24,500	₹2,042	₹2,042	₹2,042	₹2,042	₹2,042	₹2,042
Varshi's TI		₹0	₹0	₹0	₹0	₹0	₹0
Varshi's HI		₹2,378	₹2,378	₹2,378	₹2,379	₹2,378	₹2,378
Donda's HI		₹0	₹0	₹0	₹0	₹0	₹0
Donda's TI		₹0	₹0	₹0	₹0	₹0	₹0
Family Allotment	₹50,500	₹49,500	₹49,500	₹49,500	₹49,500	₹49,500	₹49,500
Donda Mom	₹20,000	₹10,000	₹10,000	₹10,000	₹10,000	₹10,000	₹10,000
Chintu Marriage		₹10,000	₹10,000	₹10,000	₹10,000	₹10,000	₹10,000
Ramulamma	₹1,000	₹0	₹0	₹0	₹0	₹0	₹0
Varshi Mom	₹20,000	₹20,000	₹20,000	₹20,000	₹20,000	₹20,000	₹20,000
Varshi Dad	₹4,500	₹4,500	₹4,500	₹4,500	₹4,500	₹4,500	₹4,500
Ahaana	₹5,000	₹5,000	₹5,000	₹5,000	₹5,000	₹5,000	₹5,000
Varshi's Home Cook		₹0	₹0	₹0	₹0	₹0	₹0
Savings	₹0	₹59,224	₹59,224	₹31,562	₹31,562	₹30,562	₹30,562
Savings	₹0	₹15,562	₹15,562	₹15,562	₹15,562	₹15,562	₹15,562
International Trip		₹43,662	₹43,662	₹16,000	₹16,000	₹15,000	₹15,000
Investments	₹4,000	₹0	₹0	₹0	₹0	₹0	₹0
Recurring FDs	₹0	₹0	₹0	₹0	₹0	₹0	₹0
Small Case	₹0	₹0	₹0	₹0	₹0	₹0	₹0
PrettyWraps	₹4,000	₹0	₹0	₹0	₹0	₹0	₹0
Fixed living expenses	₹67,741	₹76,100	₹76,175	₹82,775	₹84,105	₹107,541	₹98,130
House Rent + Maintenance	₹50,000	₹50,000	₹50,000	₹50,000	₹50,000	₹53,000	₹53,000
Maid	₹2,500	₹3,500	₹3,500	₹3,800	₹3,800	₹4,600	₹4,500
Cook	₹6,000	₹6,000	₹6,000	₹6,000	₹6,000	₹6,000	₹6,000
Internet	₹0	₹1,200	₹1,200	₹1,000	₹0	₹1,000	₹1,000
Post-paid Sim		₹4,700	₹4,700	₹1,700	₹6,014	₹1,700	₹0
Car Cleaning	₹700	₹700	₹700	₹700	₹700	₹700	₹0
Furniture Rental	₹8,541	₹5,500	₹5,575	₹5,575	₹4,864	₹8,541	₹1,192

15562

146773 RD returns in jupiter

50375.89 Axis CC

19578 Diners

3451.74 + 2250.53- lovable to be transferred from hdfc

13053

Line items	Expected	Dec-25		Jan-26		Feb - 26	
		Plan	Actual	Plan	Actual	Plan	Actual
Amt. left after budgeting		-₹1,538	₹94,631	₹1,828	₹3,487	₹2,516	₹35,523
Opening Balance				₹1,833	₹1,833	₹2,721	₹2,721
Income	₹320,000	₹736,598	₹736,598	₹410,073	₹410,073	₹435,847	₹435,847
Budget available		₹757,577	₹757,577	₹519,981	₹519,981	₹469,562	₹469,562
OTT Subscriptions	₹0	₹4,500	₹4,500	₹4,500	₹5,227	₹4,500	₹4,938
Claude Subscription						₹25,000	₹25,000
Fitness - Varshi			₹0	₹2,500	₹2,500	₹2,500	₹2,500
Fitness - Donda(Gym + Protein Powder)			₹0	₹7,000	₹5,000	₹0	₹0
Variable living expenses	₹46,500	₹53,100	₹33,348	₹54,600	₹51,611	₹61,600	₹38,003
Prepaid (Electricity & others)	₹3,000	₹3,000	₹1,158	₹3,000	₹1,500	₹3,000	₹1,000
Vehicle Fuel	₹7,500	₹7,500	₹5,294	₹7,500	₹5,708	₹12,500	₹11,300
Groceries	₹15,000	₹10,000	₹3,432	₹10,000	₹7,030	₹10,000	₹3,099
Liesure	₹10,000	₹10,000	₹0	₹10,000	₹2,151	₹10,000	₹12,102
Food Ordering	₹1,000	₹5,000	₹4,074	₹5,000	₹4,319	₹5,000	₹2,937
Water cans			₹0	₹600	₹400	₹600	₹0
Ironing Clothes		₹600	₹0	₹1,500	₹0	₹1,500	₹970
Clothes		₹0	₹0	₹0	₹0	₹1,000	₹0
Hair & Body care		₹2,000	₹420	₹2,000	₹5,162	₹3,000	₹0
Misc/Essentials	₹10,000	₹15,000	₹18,970	₹15,000	₹25,341	₹15,000	₹6,595
One-time expenses		₹140,979	₹64,487	₹119,504	₹119,504	₹37,631	₹37,631
Vietnam Trip		₹120,000	₹43,508				
Gift for Sasanka bava						₹5,000	₹5,000
Gift for Sindhuja							
Gift for Srijit							
Goa for Srijit Marriage							
Credit Card		₹20,979	₹20,979	₹119,504	₹119,504	₹32,631	₹32,631
Donda Bday							
Belgaon Trip Tickets							
Tirupathi							
Srijit Bachelors Party							
Gaayu Gift							
Mumbai trip @ Jun							
Varshi B'day Lunch							
Varshi B'day Dress							
Allocation for taxes							
Singapore							
Vadina B'day gift							
Vacation							
Geethu Gold Coin							

Pots ₹129,662

15562

146773 RD returns in jupiter

50375.89 Axis CC

19578 Diners

3451.74 + 2250.53- lovable to be transferred from hdfc

37322.89

25000

12322.89

paid to gifts pot

30k sent from bills pot to donda