

Personal Financial Report · FY 2024-25
Name: Sidharth Mohan
Job Title: Associate I
Location: Bangalore, Karnataka
Reporting Manager: B, Ashok Kumar
Skip Manager: Sridhar, Nimmakayala

1. Executive Summary

This report provides a comprehensive overview of Sidharth Mohan-s financial performance and planning for the t

2. Income Statement (Profit & Loss Statement)

Income:

- Gross Annual Salary: -9,60,000
- Bonuses & Incentives: -1,20,000
- Other Income (Freelance, etc.): -60,000
- Total Income: -11,40,000

Expenses:

- Rent: -2,40,000
- Utilities & Internet: -36,000
- Food & Groceries: -1,20,000
- Transportation: -60,000
- Insurance Premiums: -48,000
- Entertainment & Travel: -72,000
- Miscellaneous Expenses: -60,000
- Total Expenses: -6,36,000

Net Savings: -5,04,000

3. Balance Sheet (As of March 31, 2025)

Assets:

- Bank Savings: -3,00,000
- Fixed Deposits: -2,00,000
- Mutual Funds & Stocks: -1,50,000
- EPF & Retirement Funds: -1,20,000
- Total Assets: -7,70,000

Liabilities:

- Credit Card Dues: -30,000
- Personal Loan: -1,00,000
- Total Liabilities: -1,30,000

Net Worth: -6,40,000

4. Cash Flow Statement

- Cash Inflows: -11,40,000
- Cash Outflows: -6,36,000
- Net Cash Flow: -5,04,000

5. Financial Ratios & Indicators

- Savings Rate: 44.2%
- Debt-to-Asset Ratio: 16.9%
- Emergency Fund Coverage: 6 months
- Investment-to-Income Ratio: 30.7%

6. Strategic Insights & Recommendations

- Strengths: High savings rate and diversified investments.
- Risks: Moderate debt exposure; consider reducing credit card usage.
- Opportunities: Increase EPF contributions and explore tax-saving instruments under Section 80C.
- Next Steps: Create a monthly budget tracker and automate savings.