

Personal Finance Report

Assets

Name	Type	Current Value (₹)	Purchase Date	Purchase Value (₹)
Maruti Swift	Car	5,20,000	2018-06-15	7,00,000
SBI Bluechip Fund	Mutual Fund	2,35,000	2020-01-12	1,50,000
Flat in Chennai	Real Estate	45,00,000	2015-10-05	30,00,000

Liabilities

Name	Type	Current Amount (₹)	Interest Rate (%)	EMI (₹)	Tenure (Months)
Home Loan	Mortgage	22,00,000	7.2	21,000	240
Car Loan	Auto	1,50,000	9.5	8,200	60

SIP Investments

Name	Monthly Amount (₹)	Current Value (₹)	Start Date	Returns (%)	Category
Axis Growth Fund	5,000	1,80,000	2019-03-01	12	Equity
HDFC Balanced Advantage	3,000	90,000	2021-01-01	8	Hybrid

Transactions

Date	Amount (₹)	Category	Description	Type
2025-08-01	75,000	Salary	Monthly Salary	Income
2025-08-05	12,000	Rent	House Rent	Expense
2025-08-10	2,500	Food	Groceries & Dining	Expense

Loan Details

Name	Principal (₹)	Outstanding (₹)	Interest Rate (%)	EMI (₹)	Tenure (Months)	Start Date	Loan Type	Property
Home Loan	35,00,000	22,00,000	7.2	21,000	240	2018-05-01	Home	Flat in Chennai
Car Loan	6,00,000	1,50,000	9.5	8,200	60	2020-08-01	Car	Maruti Swift

Credit Card Details

	Card Number	Limit (₹)	Outstanding (₹)	Due Date	Min Due (₹)	Last Payment (₹)	Last Payment Date	Annual Fee (₹)	Rev
alia	XXXX-XXXX-XXXX-1234	2,00,000	35,000	2025-09-15	3,500	10,000	2025-08-20	2,500	
click	XXXX-XXXX-XXXX-5678	1,20,000	20,000	2025-09-10	2,000	5,000	2025-08-18	500	

Fixed Deposits

Name	Principal (₹)	Current Value (₹)	Interest Rate (%)	Start Date	Maturity Date	Bank
SBI FD	1,00,000	1,28,000	6.5	2020-06-01	2025-06-01	SBI
ICICI FD	50,000	61,000	6.2	2021-01-01	2024-01-01	ICICI

Recurring Deposits

Name	Monthly Deposit (₹)	Current Value (₹)	Interest Rate (%)	Start Date	Maturity Date	Bank
HDFC RD	3,000	1,20,000	6.0	2021-05-01	2026-05-01	HDFC
SBI RD	5,000	1,80,000	6.3	2020-01-01	2025-01-01	SBI