

Finance

Financial Wellness Plan

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13th Oct, 2023



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Your Financial Profile

Financial Behaviour Score



0-50 : Financially vulnerable

50-75 : Financially coping

75-100 : Financially fit

MoneySign®



Far-sighted Eagle

Generation Profile

Generation 2

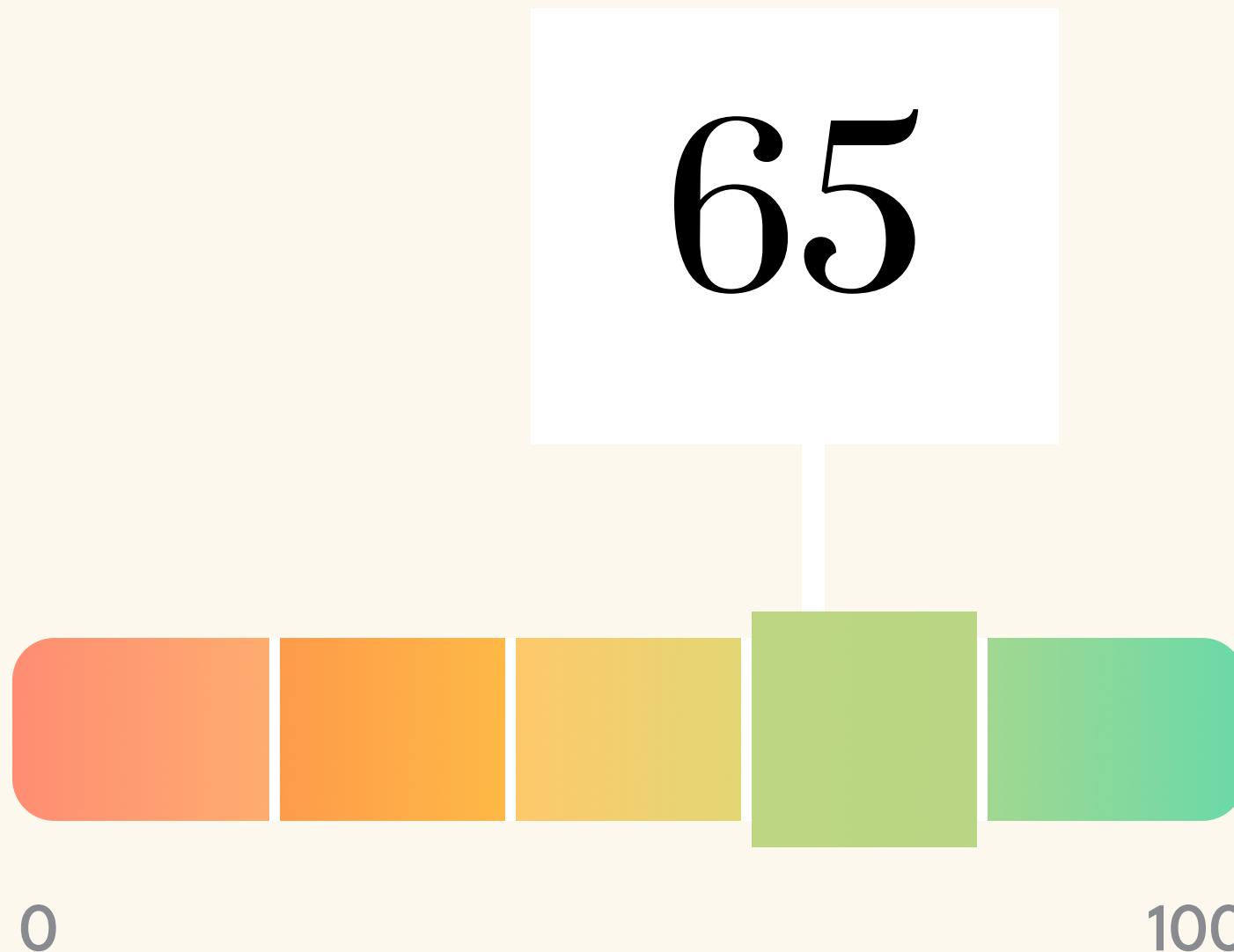
Skilled professional with a steady income and cautious outlook, who wants to improve the standard of living.

Life stage

Pre-Retirement phase Age Range: 56 - 60

- Reviewing retirement plan
- reducing financial risks
- Preparing for a transition to a more relaxed lifestyle
- Reviewing estate planning and insurance needs

Financial Behaviour Score



Financial Behaviour Score is a numerical representation of your financial well-being, offering an in-depth assessment of how closely your financial choices align with your personality, demography, generation, life constraints, and the macro-economic environment.

Disclaimer: Financial Behaviour Score is part of 1 Finance's patent-pending holistic financial planning framework that is aimed at generating a wellness plan for the members to help them achieve financial well-being.

MoneySign®



Far-sighted Eagle

You're a committed individual who possesses a great sense of loyalty towards your loved ones. You also have the ability to cut through the clutter and focus your time and energy on distant prospects. This enables you to assess high-potential opportunities with the big picture in mind, and strike just when the time is right. When a rewarding opportunity presents itself, your confidence, bold decision-making, and visionary mindset give you an edge over the competition.

Disclaimer: MoneySign® is a personality assessment framework based on 1 Finance's **patented technology** that implements one of the most scientifically validated models in psychology and helps in hyper-personalising the financial suggestions.

Behavioural Biases

We have also identified a behavioural bias that you're likely to display while making financial decisions, and should be conscious of:

■ **Overconfidence Bias**

You may, at times, exhibit unwarranted faith in your own abilities, judgements and knowledge levels, which can manifest as attributing success to your skills and failures to external factors. This bias might convince you to underestimate risks and overestimate returns, which would lead to a highly concentrated portfolio.

Generation Profile

Your Profile

Generation 1

PERSONALITY TRAITS

- Primary bread-earner in family
- Work hard to provide for their loved ones despite limited education

FINANCIAL BEHAVIOUR

- Earning for basic sustenance
- Prioritize stability and security over taking risks with their finances

ASPIRATIONS

- Providing social security to family
- Giving basic lifestyle to next generation

EXAMPLE OF PRIORITIES

- Upgrading existing living facility to one with basic comfort and necessities
- Living a dignified life in society

Generation 2

PERSONALITY TRAITS

- Well-educated and skilled professional
- Focused on improving current lifestyle

FINANCIAL BEHAVIOUR

- Save mindfully to build a reasonable corpus
- Prefer traditional investment options such as bank deposits, mutual funds, insurance plus investment plans etc.

ASPIRATIONS

- Providing a good lifestyle and education for future generations
- Achieving financial freedom to have more control over time

EXAMPLE OF PRIORITIES

- Creating secondary source of income
- Buying a quality car and a home with good amenities

Generation 3

PERSONALITY TRAITS

- Early adopter of new trends and global products
- Willing to take high risks in pursuit of potential rewards

FINANCIAL BEHAVIOUR

- Focused on building wealth
- Like experimenting with risky asset classes

ASPIRATIONS

- Interested in luxury purchases
- Driven to start new businesses and pursue hobbies as a profession

EXAMPLE OF PRIORITIES

- Growing investment portfolio by investing in alternative assets
- Staying informed and educated about financial trends and new products

Your 1 View

 ,fftوف	₹ 35.1L
EqksoF	₹ 60m0K
.tjh Efojot	₹ 7m6L
-jffsit Ineldt ,fftوف	₹ 10m0L
xtbo	₹ 14m8L
,hotcnjosit Initfodtnof	₹ 0m0L

 Lsjbshsostf	₹ 3.1L
Gllg Lsjbshsostf	₹ 3m1L
ajg Lsjbshsostf	₹ 0m0L

 Infkjnet	₹ 45m7K
Lsrt Infkjnet	₹ 45m7K
Htjhoy Infkjnet	₹ 4m0L

 Ineldt	₹ 29.0L
.tukhjc Ineldt	₹ 17m0L
Ooytc Ineldt	₹ 12m0L

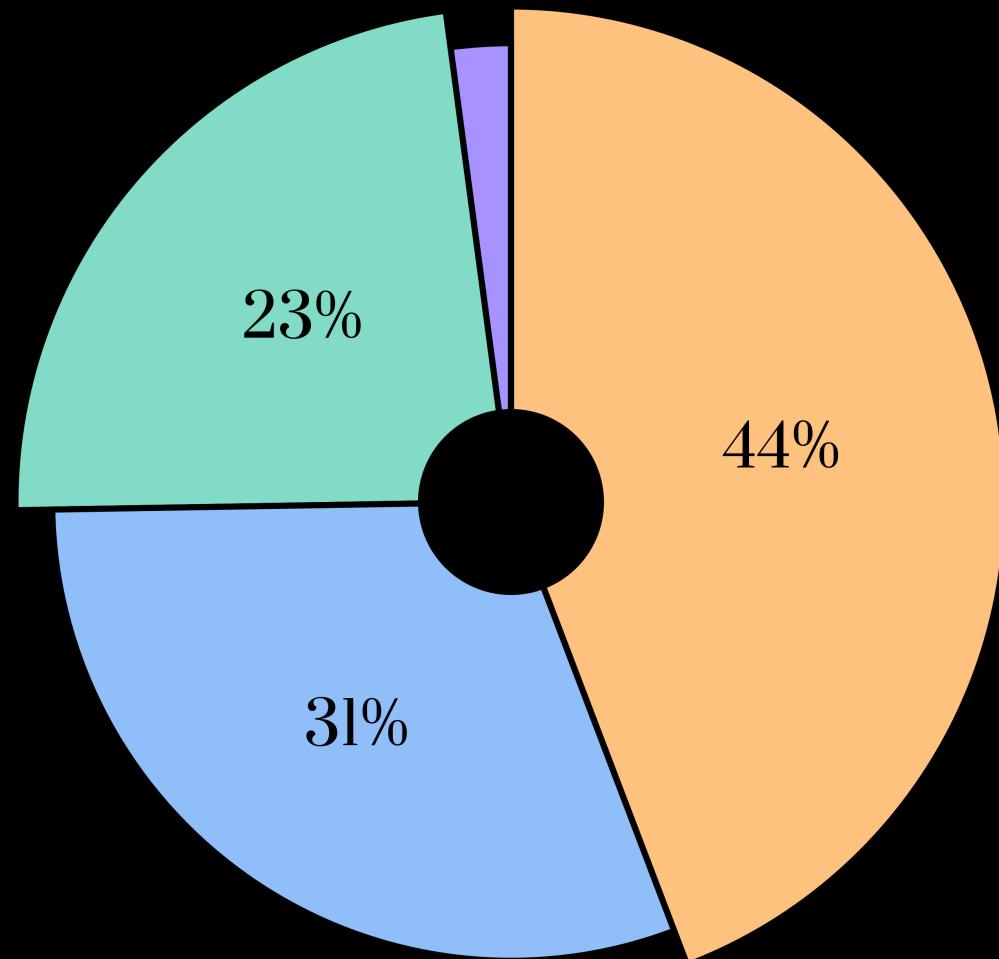
 EPvtntft	₹ 5.8L
Hlkftyhg + LsrtfoFht	₹ 0m0L
YjPtf	₹ 5m8L

xsfehjsdtcR Yyt jeekcjeF jng eldvctytnfsitntff lr oysf snrlcdjosln sf gtvtngtno ln oyt gtojshf vclisgtg ol kfm
Yyt dlct jeekcjot oyt snrlcdjoslnw oyt btootc lkc rsnjnesjh fkuutfoslnf Sssh btm

Assets

as of 31st Dec 2023

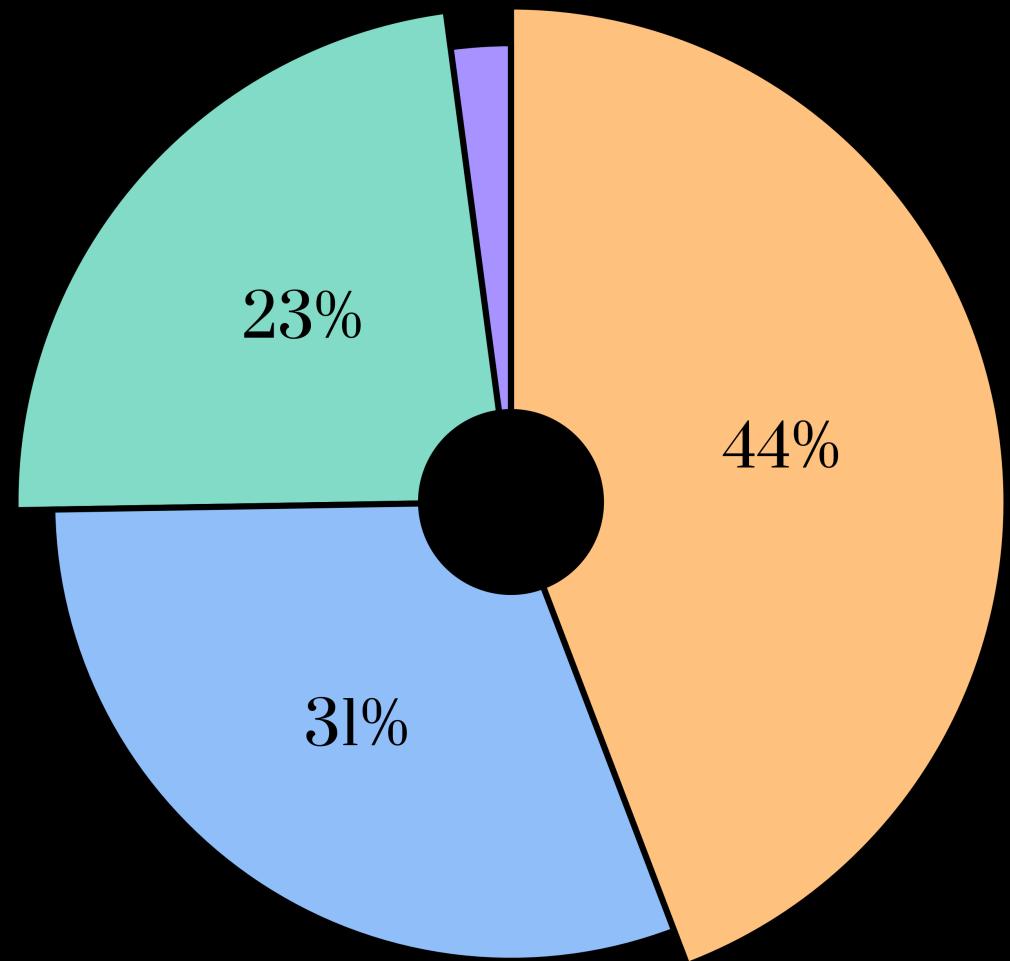
Existing Assets: ₹ 35.1L



Asset	%	Asset Class	Market Value	Monthly Investment
ajnp .x	35%	Ajrt xtvlfso	₹ 12m3L	₹ 0m8K
.tnojh Dsthgsnu (Clddtcesjh)	29%	.tjh Efojot	₹ 10m0L	₹ 0m0K
NIn:Dsthgsnu (Clddtcesjh)	19%	.tjh Efojot	₹ 6m7L	₹ 0m0K
.EIYf/InilYf	6%	.tjh Efojot	₹ 2m1L	₹ 1m2K
NIn:Dsthgsnu (.tfsgtnosjh)	3%	.tjh Efojot	₹ 88m9K	₹ 0m0K
--M	2%	xtbo	₹ 63m4K	₹ 0m8K
EAO-f	2%	EqtyoF	₹ 60m0K	₹ 0m6K
ajnp Mx	2%	xtbo	₹ 60m0K	₹ 0m0K

Assets

as of 31st Dec 2023



Existing Assets: ₹ 35.1L

Asset	%	Asset Class	Market Value	Monthly Investment
Clcvlcjot Mx	1%	xtbo	₹ 50m0K	₹ 0m0K
-2-	1%	xtbo	₹ 45m5K	₹ 0m8K
Ajisnuf	1%	xtbo	₹ 30m0K	₹ 0m0K
Total			₹ 35.1L	₹ 4.3K

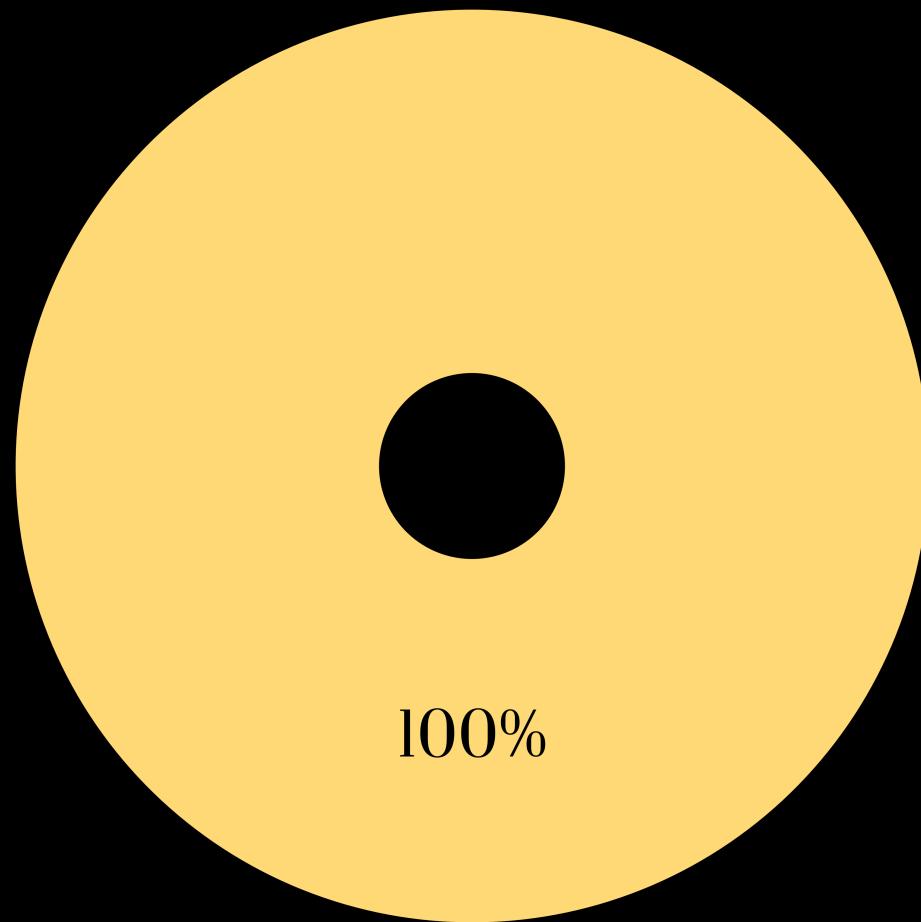
- Equity 2%
- Debt 22%
- Fixed Income 29%
- Real Estate 42%
- Cash 0%

Liabilities

as of 31st October 2023

Existing Liabilities: ₹ 3.1L

Gllg hsjbshsostf utntcjhhF jct vclgkeositw Ssoy rjilkcjbjt cjtft jng otcdfw Sysht
bjg lntf jct rlc nln:tfftnosjh tPvtntftfw yjft ysuy cjtftw lc knrjilkcjbjt otcdfm
-cslcsosfsnu oyt ctvjFdtno lr bjg hsjbshsostf sf Ssftw jf oytF elfo dlct sn oyt hlnu
cknm



- Gllg hsjbshsostfR 100%
- ajg hsjbshsostfR 0%

Liabilities	Category	Account Age in Months	Pending Months	Outstanding Amount	EMI	Interest Rate
Hlkfsnu Lijn	Gllg	124	44	₹ 3m1L	₹ 2m7K	10m0%
Total				₹ 3.1L	₹ 2.7K	

Your Financial Analysis

Emergency Planning

Emergency Funds

₹ 90.0K

IgtjhR ₹ 30m4K

Having an adequate liquidity buffer is an excellent downside protection strategy against situations like job loss, financial emergencies, etc.

Health Insurance

₹ 4.0L

IgtjhR ₹ 19m0L

Lack of adequate health insurance coverage exposes the family to avoidable financial and emotional strain in the event of an emergency.

Life Insurance

₹ 45.7K

IgtjhR ₹ 0m0L

A sufficient amount of life insurance coverage secures the future of dependents in the event of an unexpected demise.

Your Financial Analysis

Expense and Liability Management

Good Liabilities-to-Total Assets

9%

IgtjhR 5m8% : 14m5%

Using debt responsibly to buy high-quality assets ensures that long-term benefits are realised, while avoiding liquidity problems.

Bad Liabilities-to-Total Assets

0%

IgtjhR Uv ol 1m6%

It is critical to keep unsecured or high-cost debt under control because, in comparison, a majority of assets yield lower returns.

Expense-to-Income

20%

IgtjhR Uv ol 76m4%

Keeping expenses under control reduces the likelihood of encountering a cash flow problem.

Good Liability Linked EMI-to-Income

1%

IgtjhR 2m9% : 7m2%

Having only a few good EMIs (or none) may result in excessive interest payments, which is undesirable unless there are higher-return investment opportunities available.

Bad Liability Linked EMI-to-Income

0%

IgtjhR Uv ol 1m6%

It is critical to manage bad debt repayment well in order to avoid paying too much interest on high-cost liabilities.

Investments-to-Income

2%

IgtjhR 16m2% : 40m4%

Inconsistent savings, owing to an inability to delay gratification, leave you financially vulnerable.

Your Financial Analysis

Asset Allocation

Equity

2%

IgtjhR 14% : 59m3%

Keeping equity allocation low could potentially limit the long-term growth potential of a portfolio and may result in lower returns.

Real Estate

22%

IgtjhR 24m2% : 49m2%

A low real estate allocation misses out on a valuable way to diversify portfolio and generate consistent returns over time.

Passive Income Assets

29%

IgtjhR 12m2% : 43m3%

Maintaining the right passive income asset allocation can help diversify a portfolio, providing a steady stream of income and reducing overall investment risk.

Debt

42%

IgtjhR 13m8% : 38m8%

Unless there is a short-term financial objective associated with it, excessive exposure to debt instruments might reduce overall portfolio returns.

Alternative Investments

0%

IgtjhR Uv ol 29m7%

Allocating some portion of the portfolio to alternative products provides diversification benefits.

Net worth

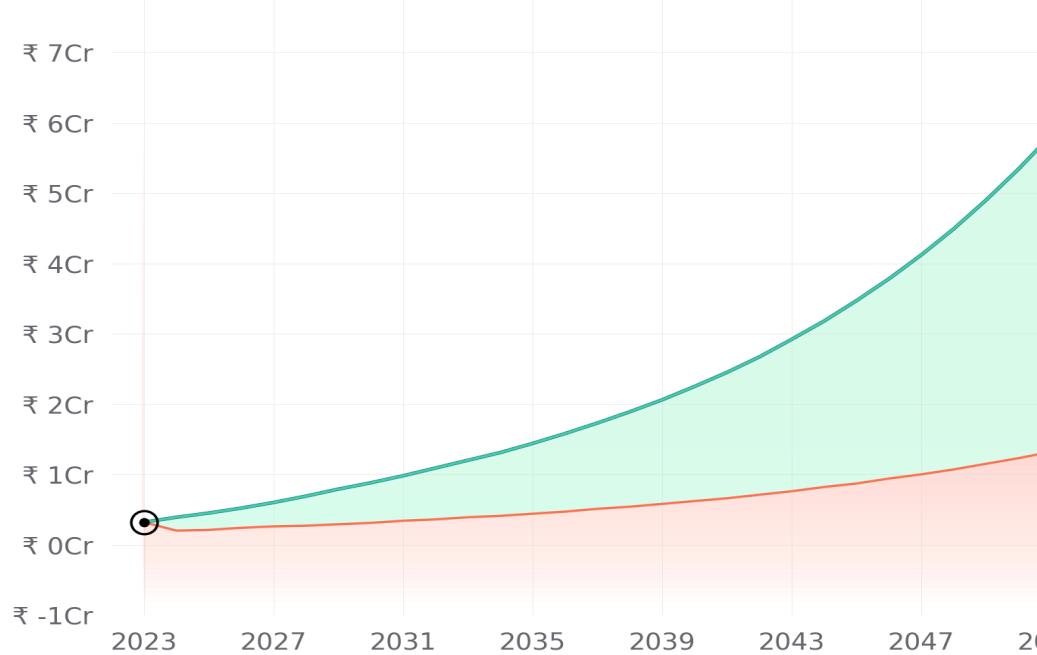
Dlkc nto Slcoy sf fsdvhF oyt gsrrtctnet btoSttn **what you own** (hspt
Flkc ylkftw ctosctdtno rkngfw toe) jng **what you owe** (Flkc hsjbshsostf
fkeyjf dlcoujutw ectgso ejcg gtbo jng fl rlcoym



Vjhkt Ungtc ,gisflcFR ₹ 38.1L

This includes total of your assets and liabilities.

Net Worth Projection



■ Current Net Worth Trajectory (CNWT)

W.. 2051 | ₹ 1m3Cr

Assumes that you maintain your current financial habits until retirement.

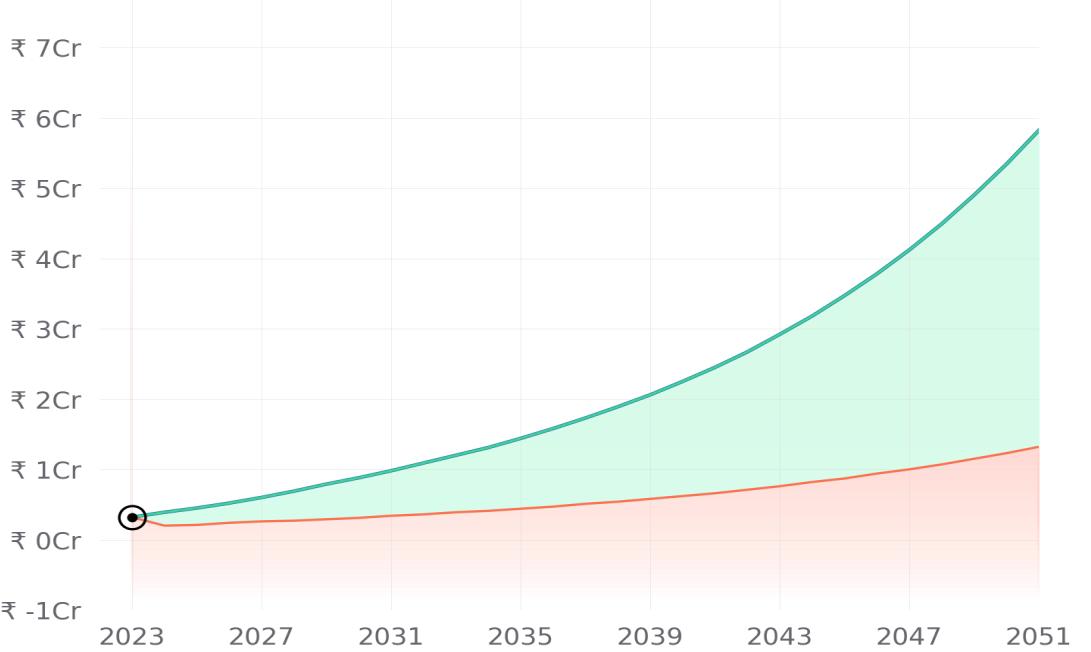
■ Net worth Trajectory With Effective Planning (NWTEP)

W.. 2051 | ₹ 5m8Cr

Assumes that your finances are aligned with your personality by following the ideal guidance provided on the 'Your Financial Analysis' pages on the following aspects: expense and liability management, asset allocation, and emergency planning.

Year	CNWT (Cr)	NWTEP (Cr)	Year	CNWT (Cr)	NWTEP (Cr)
2023	0m3	0m3	2037	0m5	1m7
2024	0m2	0m4	2038	0m5	1m9
2025	0m2	0m5	2039	0m6	2m1
2026	0m2	0m5	2040	0m6	2m2
2027	0m3	0m6	2041	0m7	2m5
2028	0m3	0m7	2042	0m7	2m7
2029	0m3	0m8	2043	0m8	2m9
2030	0m3	0m9	2044	0m8	3m2
2031	0m3	1m0	2045	0m9	3m5
2032	0m4	1m1	2046	0m9	3m8
2033	0m4	1m2	2047	1m0	4m1
2034	0m4	1m3	2048	1m1	4m5
2035	0m4	1m4	2049	1m1	4m9
2036	0m5	1m6	2050	1m2	5m3

Net Worth Projection



■ Current Net Worth Trajectory (CNWT)

W., 2051 | ₹ 1m3Cc

Assumes that you maintain your current financial habits until retirement.

■ Net worth Trajectory With Effective Planning (NWTEP)

W., 2051 | ₹ 5m8Cc

Assumes that your finances are aligned with your personality by following the ideal guidance provided on the 'Your Financial Analysis' pages on the following aspects: expense and liability management, asset allocation, and emergency planning.

Year	CNWT (Cr)	NWTEP (Cr)
2051	1m3	5m8

Our Assumptions

Risk/Return Profile of Asset Classes			
Asset Classes	Examples	Returns %	Risk Level
EeqksoF	Direct equity Equity funds International/overseas funds	10% : 15%	 Moderate to High
.tjh Efojot	Occupied home Commercial property Land	5% : 10%	 Low to High
-jffsit Ineldt ,fftot	Rental yielding property REITs, InvITs InvITs	7% : 15%	 Low to High
xtbo	Safe Deposits Debt Funds EPF/PPF	4% : 10%	 Very Low to High
,hotcnjosit Initfodtnof	Gold Digital assets Art and Collectibles	8% : 30%	 Low to Very High

Income/Expense YoY Growth

Lifestage	Age Range	Income Growth
akshgsnu	26:35	10111m000
GclSoy	36:45	20m00
AkfojsnjbshsoF	46:55	5m000
-ct:.tosctdtno	56:60	:20m00

EPvtntft GclSoyR 10%

The timing of life stages varies based on profession, industry trends, career goals, and other factors, making it unique to each individual.

Interest Rates on Liabilities

Liabilities	Interest Rates
Hlkfsnu Lijn	8% : 12%
,kol Lijn	8% : 12%
-tcflnjh Lijn	11% : 15%
Egkejosln Lijn	8% : 12%

Bureau Report Summary

Credit Score Analysis		
Your Credit Score	Our Evaluation	Comments
455	Nttgf Idvclitdtno	<ul style="list-style-type: none"> Dlk felct nttgf ol bt ysuytc oyjn 650 ol kfkjhhF qkjhsrF rlc htngsnu rcld snfosokoslnf Sysey lrrtc oyt btfo vlffsbht cjotfm Dlk dkfo ctistS Flkc ectgso vtcrlcdjnet ol sdvclit Flkc felctm

Credit Facilities Taken				
Type of Facility	Total Records	Active Accounts	Closed Accounts	Accounts with Negative History
,kol Lijn	0	0	0	0
Cctgso Cjcg Lijn	0	0	0	0
Glhg Lijn	0	0	0	0
Hlkfsnu Lijn	1	1	0	0
Ooytc Lijn	0	0	0	0
-tcflnjh Lijn	0	0	0	0
Total	1	1	0	0

Liability Management

Affordability Check					
Liability Type	Current Liability Distribution			Suggested Range	
	Outstanding	EMI	Loan Size	EMI	
Gilt	₹ 3m1L	₹ 2m7K	2m0L ol 5m1L	2m1K ol 5m4K	
ajg	₹ 0m0L	₹ 0m0K	0m0L ol 57m1K	0m0K ol 1m4K	
Total	₹ 3.1L	₹ 2.7K	2.0L to 5.6L	2.1K to 6.7K	

Credit Score

- Dlkj EWI akcgtn .josl (EWI bF uclff dlnoyhF sneldt) sf jvvclvcsjot jo 1% m

Insurance Policy Evaluation

Policy Details							Policy Evaluation			
Policy Name	Plan Type	Start Date	Policy Tenure	Annual Premium*	Life Cover	Premium paid till date amount	Premium Payable	Suggested Action	Surrender Value**	
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:
cFFo	EngISdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF		:

Insurance Policy Evaluation

Policy Details							Policy Evaluation			
Policy Name	Plan Type	Start Date	Policy Tenure	Annual Premium*	Life Cover	Premium paid till date amount	Premium Payable	Suggested Action	Surrender Value**	
cFFo	EnglSdtno	06:Jkn:96	37 Fcf	₹ 28m0K	₹ 45m7K	₹ 7m8L	₹ 1m7L	Clnosnkt oshh djokcsoF	:	
StS	WlntF ajep	06:Jkn:22	77 Fcf	₹ 32m0K	₹ 4m3L	₹ 64m0K	₹ 13m4L	Clnosnkt oshh djokcsoF	:	
Total				₹ 60.0K	₹ 4.8L	₹ 8.5L	₹ 15.1L	₹ 0		

* All premium amounts are converted to annual figures based on the frequency of premium payments (quarterly, semi-annual, etc.)

** Surrender value is an estimate derived from the general surrender value factor applied to insurance policies in case of surrender. The total surrender value excludes ULIPs and Annuities.

Clddtnof

1. Mlc vlhsestf Sytctw "Surrender" sf fkuutfotgR

■ ULIP Policies:

- Unhtff oyt vlhseF sf hsnptg ol j rsnjnesjh uljhw hsdso Flkc hlfft bF fkccctngtcsnu jf oyt Fsthg sf utntcjhhF hls jo 3:4% vmjm

Insurance Policy Evaluation

- **Endowment:**

- Unhtff oyt vlhseF sf hsnptg ol j rsnjnesjh uljhw hsdso Flkc hlfft bF fkccngtcsnu jf oyt Fsthg sf utntcjhF hls jo 3:4% vmjm

- **Whole Life Policies:**

- Cyllfsnu jn jnnksoF vhjn Ssoy jn snfkctc sf eldvjcjosithF elfohF gkt ol eyjcutf cthjotg ol jdgsnsfocjoslnw rkng djnjutdnow vctdskd jhhlejoslnw dlcojhsoF (sr jvvhsejbht)w toem Clnfsgtc fojngjhInt vtnfsln flhkoslnf hspt N-Aw Sysey yjit hls rttfw dlct snitfodtno lvoslnfw jng btootc hlnu:otcd ctokcnfm

2. Mlc vlhsestf Sytctw "Stop premium payment" sf fkuutfotgR

- **Endowment:**

- Lsdso Flkc hlff tjchF ln jf fkccngtcsnu jrotc 3 Ftjcf htjgf ol fsunsrsejno ijk tclfslnm ,hflw oyt Fsthg ln fkey ocjgsoslnjh vclgkeof sf utntcjhF hls jo 3:4% vmjm

- **Endowment:**

- Lsdso Flkc hlff tjchF ln jf fkccngtcsnu jrotc 3 Ftjcf htjgf ol fsunsrsejno ijk tclfslnm ,hflw oyt Fsthg ln fkey ocjgsoslnjh vclgkeof sf utntcjhF hls jo 3:4% vmjm

Insurance Policy Evaluation

3. Mlc vlhsestf Sytctw "Continue till Maturity" sf fkuutfotgR

■ Whole Life Plan:

- ,ilsg snekccsnu fkccngtc eyjcutf Sytn oyt vlhseF yjf htff osdt ol djokcsoFm

By separating your insurance and investment needs, you can increase your life coverage significantly (with term insurance) and earn better returns on your investments (with instruments like mutual funds).

Refer to our “Financial Products Featured List” section for high-quality term insurance and mutual fund options.

Recommendation Summary		
	Cover	Annual Premium
Existing Plan (s)	₹ 4m8L	₹ 60m0K
Recommended (Term Insurance)	:	₹ 1m0L ²
Net Saving		₹ -40.0K ³

¹ Estimated based on your need-based analysis, considering the identified mortality protection gap.

² Estimated using your age, gender, the above cover, and coverage until the age of 65 years, for an affordable policy. The exact premium may vary depending on other factors like policy tenure, cover amount, life insurer, etc.

³ Net savings in premiums can be reinvested in high-quality instruments.

MF Holdings Evaluation

Scheme Name	Plan	Category	Scheme Type	Current Value	Fund Evaluation		Excess Annual Expense**
					Score*	Quality	
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 10
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 854
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto ythhl Slchg Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K

MF Holdings Evaluation

Scheme Name	Plan	Category	Scheme Type	Current Value	Fund Evaluation		Excess Annual Expense**
					Score*	Quality	
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Yoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K

MF Holdings Evaluation

Scheme Name	Plan	Category	Scheme Type	Current Value	Fund Evaluation		Excess Annual Expense**
					Score*	Quality	
Yjoj WIntF Wjcpto Mkng	xscteo -hjn	xtbo	WIntF Wjcpto	₹ 72m0K	83	Hsuy	₹ 0m0K
Total				₹ 72.0K	83		₹ 0.0K

*1 Finance score ranges from 0-100. The table above displays scores of the Direct-Growth plans of the respective schemes.

**Excess annual commissions are estimates derived from the difference between expense ratios of regular and direct plans, and current value.

Clddtnof

- 88% Ir Flkc WM snitfodtnof (bF ijhkt) jct sn .tukhjc vhjnf, f j ctfkhow Flk dsuyo vjF 0m69% Ir Flkc snitfodtno ijhkt sn tPetff elddsffslnf titcF Ftjcm aF fSsoeysnu ol gscteo vhjnf Flk ejn tnyjnet Flkc ctokcnf bF oyjo dkeym EPvhIct lk ol tfosdjot tPetff elddsffslnf vjsg bF Flk oshh gjotm [WM elddsffsln jnjhFftc](#)
- 0% Ir Flkc tqksoF WMf (bF ijhkt) jct ysuy qkjhsom Clnfsgtc ctdlisnu hIS/dtgskd qkjhsom rkngf rcll Flkc vlcrlhsIm Okc tqksoF WM rtjokctg hsfo sf ijshjbht jo oyt tng Ir oysf ctvlcow jng jn tijkjosln Ir jhh tqksoF WMf sf ijshjbht ln lk [WM felcsnu jng cjnpnum](#)

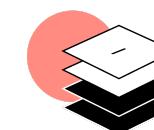
Your Financial Wellness Plan

KtF YjptjSjFf



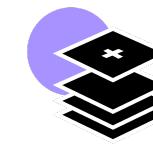
Emergency Planning

- Nlo bkFsnu jn jgtqkjot ytjhoy elitc rlc Flkcfthr tPvlftf Flk jng Flkc hlitg Intf ol tdlosInjh focjsnm Clnfsgtc vkceyjfsnu dlct elitcm



Expense and Liability Management

- Dlkf fjisnuf jct elnfsgtcjbhF hISm Dlk dsuyo Sjno ol elnfsgtc etcojsn snectdtnojh eyjnutf ol uto bjep ln ocjepm
- Dlkf bjg hsjbshsostf ol olojh jfftof cjosl sf sn oyt elccteo cjunutm Gctjo ulsnu!



Asset Allocation

- DlkBct hIS ln ctjh tfojot jhhlejosInm Tt fkuutfo Flk snitfo nIS ol ctjv btntrsof gISn oyt hsntm

Next 3 Months Action Plan

Next 3 Months Cashflows	Amount
Ineldt	₹ 7m2L
Hlkftylhg & LsrtfoFht EPvtntftf	₹ 0m0L
YjP EPvtntftf	₹ 1m4L
EWIf	₹ 8m0K
-hjnntg Initfodtnof	₹ 12m8K
Surplus for the Period	₹ 5.6L

Emergency Planning

- qStc

Expense and Liability Management

- coco

Asset Allocation

- 324000

Financial Products Featured List

Term Insurance Plans		
Plan Details	Strength	Weakness
Infkctc : Hdfc Life -hjn : Hdfc Life Click 2 Protect Life	<ul style="list-style-type: none"> Chjsd Atoohtdtno .josl (CA.) lr 98m66% MhtPsbshsoF ol eyjnut vctdskd vjFdtno otcdf rcld ctukhjc ol hsdsotg vjF Cyjnut lr vjFdtno rctqktneF gkcsnu vctdskd vjFsnu otcd jijshjbht jo nl elfo Gllg ocjep ctelcg lr ftoohsnu ehjsdf rjfotc oyjn loytc snfkctcf 3 eldvhjsnof vtc 10w000 ehjsdf 	<ul style="list-style-type: none"> EPvtnfsit oyjn loytc eldvtosnu vclgkeof
Infkctc : Max Life -hjn : Max Life Smart Secure Plus	<ul style="list-style-type: none"> Chjsd Atoohtdtno cjosl lr 99m34% AhsuyohF htff tPvtnfsit oyjn eldvtosnu vclgkeof ln oyt djcpo Ytcdsnjh shhntff elitcjut jo nl elfo Clitcjut lr 64 Ccsosejh shhntffw Sysey sf j ftvjcjot elitc sn jggsosln ol bjft elitc jdlkno 	<ul style="list-style-type: none"> Yytct jct rtS lvoslnf rlc ekfoldsfnsnu ehjsd vjFlkof

Financial Products Featured List

Term Insurance Plans		
Plan Details	Strength	Weakness
Infkctc : TATA-AIA Life -hjn : Sampoorna Raksha Supreme	<ul style="list-style-type: none"> Chjsd ftoohtdtno .josl (CA.) lr 98m53% In:bksho otcdsnjh shhntff elitc Ovosln ol snectjft elitcjut jo ptF hsrt fojutf 	<ul style="list-style-type: none"> Nl gsfelkno ln lnsnt vkceyjft lr vlhseF
Infkctc : Aditya Birla Sun Life -hjn : Life Shield	<ul style="list-style-type: none"> Chjsd ftoohtdtno cjosl lr 98m07% Ovosln ol elitc Flkc fvlkft kngtc oyt fjdt vlhseF Ytcdsnjh shhntff btntrsosf snbksho sn oyt vhjn EPethhtno ocjep ctelcg lr ftoohtdtno ehjsdf rjfotc oyjn loytc snfkctcBf 	<ul style="list-style-type: none"> Tytn eldvjctg ol loytc snfkctcfw ctetsitg j ysuytc nkdbtc lr eldvhjsnof gkcsnu vlhseF vkceyjft
Infkctc : ICICI Pru Life -hjn : iProtect Smart Term Plan	<ul style="list-style-type: none"> Inbksho otcdsnjh shhntff btntrsosf 18% gsfelkno rlc Sltdn vlhseFylhgtd 	<ul style="list-style-type: none"> Wkey dlct tPvtnfsit oyjn eldvtosnu vclgkeof ln oyt djcpo Ccsosejh shhntff csgtc sf nlo jn jggsoInjh elitcw so vjFf lko rclt oyt hsrt elitc jdlkno , ocjep ctelcg lr fhlS ehjsd ftoohtdtno

Financial Products Featured List

Health Insurance Plans		
Plan Details	Strength	Weakness
Infkctc : Manipal Cigna -hjn : ProHealth Prime Protect	<ul style="list-style-type: none"> NI cldd ctno fkbhsdsof NI Chjsd alnkf (NCa) bntnrsosf uctjotc oyjn 150% litz osdt Akd snfkctg ejn bt cteyjcutg kv ol oyt elitc jdlkno rlc cthjotg gsftjftf NI el:vjF sn oyt vlhseF .tSjcgf rlc ytjhoyF btyjislkj cjt jijshjbht 	<ul style="list-style-type: none"> 6500 Cjfyhtff NtoSlcp Hlfvsojhf
Infkctc : Niva Bupa Health -hjn : Health ReAssure	<ul style="list-style-type: none"> NI cldd ctno fkbhsdsof NI Chjsd alnkf (NCa) bntnrsosf litz osdt sf kv ol 100% Akd snfkctg ejn bt cteyjcutg kv ol oyt elitc jdlkno rlc cthjotg gsftjftf NI el:vjF sn oyt vlhseF .tSjcgf rlc ytjhoyF btyjislkj cjt jijshjbht 8600 ejfyhtff nroSlcp ylfvsojhf 	<ul style="list-style-type: none"> -ct:tPsfosnu gsftjftf jct elitctg jrotc 3 Ftjcf

Financial Products Featured List

Health Insurance Plans		
Plan Details	Strength	Weakness
Infkctc : Health ReAssure -hjn : Care Plus	<ul style="list-style-type: none"> NI cldd ctno fkbhsdsof NI Chjsd alnkf (NCa) bntnrsosf uctjotc oyjn 150% litz osdt .teyjcut lr fkd snfkctg kvol oyt elitc jdlkno sf jijshjbht rlc jn knhsdsotg nkdbtc lr osdtf rlc kncthjotg gsftjftf NI el:vjF sn oyt vlhseF .tSjcgf rlc ytjhoyF btyjislkj cjt jijshjbht Yytct jct 19000 ejfyhtff ntslcp ylfvsojhfw Sysey sf oyt dlfo lr jnF snfkctc 	<ul style="list-style-type: none"> -ct:tPsfosnu gsftjftf jct elitctg jrotc 3 Ftjcf
Infkctc : Aditya Birla Health -hjn : Activ Health Platinum Enhanced	<ul style="list-style-type: none"> NI cldd ctno fkbhsdsof NI Chjsd alnkf (NCa) bntnrsosf ejn bt kv ol 100% litz osdt NI el:vjF sn oyt vlhseF .tSjcgf rlc ytjhoyF btyjislkj cjt jijshjbht 10w051 ejfyhtff ntslcp ylfvsojhfw Akd snfkctg ejn bt cteyjcutg lnet vtc vlhseF Ftjc kv ol oyt elitc jdlkno 	<ul style="list-style-type: none"> -ct:tPsfosnu gsftjftf jct elitctg jrotc 3 Ftjcf

Financial Products Featured List

Health Insurance Plans		
Plan Details	Strength	Weakness
<p>Infkctc : Navi General -hjn : Navi Health Plan 5</p>	<ul style="list-style-type: none"> NI Chjsd alnkf (NCa) btntrsosf uctjotc oyjn 150% litz osdt .teyjcut lr fkd snfkctg kvol oyt elitc jdlkno sf jijshjbht rlc jn knhsdsotg nkdbtc lr osdtf rlc kncthjotg gsftjftf -ct:tPsfosnu gsftjftf jct elitctg jrotc 1 Ftjc NI Cl:vjF sn oyt vlhseF .tSjcgf rlc ytjhoyF btyjislkj cjt jijshjbht 10w000 Cjfyhtff NtoSlcp Hlfvsojhf 	<ul style="list-style-type: none"> LIS Chjsd Atoohtdtno .josl (CA.) lr 83%

Financial Products Featured List

Equity Mutual Funds - Large Cap Index		
Fund Scheme	Strength	Weakness
HxMC IngtP Mkng:A&- aAE AtnftP	<ul style="list-style-type: none"> ,eekcjot oejepsnu lr vtcrlcdjnet lr kngtchFsnu btneydjcp sngtP Ssoy dsnsdjh gtisjosln Ljcut ,UW lr ₹ 4156 ec 	
Njis NsroF 50 IngtP Mkng	<ul style="list-style-type: none"> ,eekcjot oejepsnu lr vtcrlcdjnet lr kngtchFsnu btneydjcp sngtP Ssoy dsnsdjh gtisjosln LIS tPvtntf cjosl lr 0m06% jf eldvjctg Ssoy ejotulcF jitcjut lr 0m22% 	<ul style="list-style-type: none"> OnhF 1 Ftjc lr oejep ctelcg Adjhh ,UW lr ₹ 96 ec
,Psf NsroF 50 IngtP Mkng	<ul style="list-style-type: none"> ,eekcjot oejepsnu lr vtcrlcdjnet lr kngtchFsnu btneydjcp sngtP Ssoy dsnsdjh gtisjosln LIS tPvtntf cjosl lr 0m12% jf eldvjctg Ssoy ejotulcF jitcjut lr 0m22% 	<ul style="list-style-type: none"> OnhF 1 Ftjc lr oejep ctelcg

Financial Products Featured List

Equity Mutual Funds - Flexicap fund		
Fund Scheme	Strength	Weakness
-jcju -jctpy MhtPs Cjv Mkng	<ul style="list-style-type: none"> ClnfsfotneF sn gthsitcsnu ysuy csfp:jg'kfotg ctokcnf bF jeosithF djnusnu rkngf btoSttn hicut ejvw dsgejv jng fdjhhejv Aoclnu jbshsoF ol lkovtcrlcd btneydjcp ctokcnf 	
Klojp MhtPs Cjv Mkng	<ul style="list-style-type: none"> ClnfsfotneF sn gthsitcsnu ysuy csfp:jg'kfotg ctokcnf bF jeosithF djnusnu rkngf btoSttn hicut ejvw dsgejv jng fdjhhejv LIS tPvtntft cjosl lr 0m67% itcfkf ejotulcF jitcjut lr 0m84% 	
Mcjnphsn Ingsj MhtPs Cjv Mkng	<ul style="list-style-type: none"> ClnfsfotneF sn gthsitcsnu ysuy csfp:jg'kfotg ctokcnf bF jeosithF djnusnu rkngf btoSttn hicut ejvw dsgejv jng fdjhhejv 	<ul style="list-style-type: none"> Hsuy tPvtntft cjosl lr 1m09% itcfkf ejotulcF jitcjut lr 0m84%

Financial Products Featured List

Debt Mutual Funds - Liquid Funds		
Scheme Details	Strength	Weakness
Njdt : Aditya Birla SL Liquid Fund Initfodtno ylcszln : Upto 1 year	<ul style="list-style-type: none"> Idvctffsit ysfalcF lr elnfsfotneF Ssoy jn jnnkjh C,G. lr 6m7% fsnet snetvosln Hsuytfo DYW lr 7m08% sn oyt ejotulcF jf eldvjctg ol ejotulcF jitcjut lr 6m81% Enyjnetf snitfolk ftekcsosF oyckuy j gsitcft vlcrlhsI lr ysuy:ucjgt blng sffktf 	<ul style="list-style-type: none"> Hsuy tPvttnft cjosl lr 0m21% itcfkf ejotulcF jitcjut lr 0m16%
Njdt : Nippon India Liquid Fund Initfodtno ylcszln : Upto 1 year	<ul style="list-style-type: none"> Ycjep ctelcg lr fotjgF vtcrlcdjnetw Ssoy j C,G. lr 6m75% fsnet snetvosln Cldvtososit DYW lr 6m86% jf eldvjctg ol ejotulcF jitcjut lr 6m81% Mtjokctf j gsitcfsrstg vlcrlhsI lr ysuy:qkjhsosF blng sffktf 	<ul style="list-style-type: none"> AhsuyohF ysuytc tPvttnft cjosl lr 0m20% itcfkf ejotulcF jitcjut lr 0m16%

Financial Products Featured List

Debt Mutual Funds - Short Term		
Scheme Details	Strength	Weakness
<p>Njdt : ICICI Pru Short Term Fund Initfodtno ylcszln : 1 to 3 years</p>	<ul style="list-style-type: none"> .lbkfo vtcrlcdjnet ctelcgw Ssoy j C,G. Ir 8m42% fsnet snetvosln Ltjgf ejotulcF Ssoy ysuytfo DYW Ir 8m04% jng hIStc dlgsrstg gkcjosln Ir 1m44w eldrlcojbhF fkcvjffsnu ejotulcF jitcjut Ir 7m57% jng 1m90 ctfvteosithF Wjsnojsnf j gsitcft fthteosln Ir ysuy:qkjhsosF blng sffktf 	<ul style="list-style-type: none"> Hsuy tPvtntft cjosl Ir 0m39% itcfkf ejotulcF jitcjut Ir 0m35%
<p>Njdt : HDFC Short Term Debt Fund Initfodtno ylcszln : 1 to 3 years</p>	<ul style="list-style-type: none"> HsfolcF Ir elnfsfotno vtcrlcdjnetw Ssoy j C,G. Ir 7m99% fsnet snetvosln Mjilkcbht DYW Ir 7m82% eldvjctg ol ejotulcF jitcjut Ir 7m57% Cjccstf j hIS tPvtntft cjosl Ir 0m29%w djpsnu so elfo trrteosit aljfof j gsitcft jng ysuy:qkjhsosF blng vlcorlhs 	

Financial Products Featured List

Debt Mutual Funds - Dynamic Bond		
Scheme Details	Strength	Weakness
Njdt : ICICI Pru All Seasons Bond Fund Initfodtno ylcszln : 3 to 5 years	<ul style="list-style-type: none"> Alhsg ocjep ctelcg lr fojbht vtcrlcdjnetw Ssoy j C,G. lr 9m87% fsnet snetvosln Hsuytfo DYW lr 8m15% sn ejotulcF jf eldvjctg ol ejotulcF jitcjut lr 7m42% Vtcfjosht jng Sthh:gsitcfsrstg vlcrlhsl lr ysuy:qkjhssoF blng sffkft 	<ul style="list-style-type: none"> Hsuy tPvtntft cjosl lr 0m66% itcfkf ejotulcF jitcjut lr 0m51%
Njdt : Kotak Dynamic Bond Fund Initfodtno ylcszln : 3 to 5 years	<ul style="list-style-type: none"> AotjgF vtcrlcdjnet ltc osdtw Ssoy j C,G. lr 8m77% fsnet snetvosln Hsuy DYW lr 7m82% eldvjctg ol ejotulcF jitcjut lr 7m42% Cjccstf j hIS tPvtntft cjosl lr 0m40% itcfkf ejotulcF jitcjut lr 0m51% ajhjnetf csfp:ctSjcg vclrsht Ssoy vlcrlhsl lr gsitcfsrstg jng ysuy:qkjhssoF blngf 	

Financial Products Featured List

Hybrid Mutual Funds - Balanced Advantage		
Scheme Details	Strength	Weakness
<p>Njdt : HDFC Balanced Advantage Fund</p> <p>Initfodtno ylcszln : 3 to 5 years</p>	<ul style="list-style-type: none"> .lbkfo vtcrlcdjnet ctelcgw Ssoy j C,G. Ir 14m77% fsnet snetvosln ClnfsfotneF sn gthsitcsnu ysuy csfp:jg'kfotg ctokcnf bF jeosithF djnusnu rkngf btoSttn tqksoF jng gtbo Hsuy Fsthg:ol:djokcsoF (DYW) ln gtbo vlcrlhsI Ir 7m31% itcfkf ejotulcF jitcjut Ir 7m26% Aoclnu jbshsoF ol lkovtcrlcd btneydjcp ctokcnf 	<ul style="list-style-type: none"> Hsuy tPvtntft cjosl Ir 0m84% itcfkf ejotulcF jitcjut Ir 0m69%
<p>Njdt : Tata Balanced Advantage Fund</p> <p>Initfodtno ylcszln : 3 to 5 years</p>	<ul style="list-style-type: none"> Aoclnu vtcrlcdjnet ctelcgw Ssoy j C,G. Ir 11m69% fsnet snetvosln ClnfsfotneF sn gthsitcsnu ysuy csfp:jg'kfotg ctokcnf bF jeosithF djnusnu rkngf btoSttn tqksoF jng gtbo LIS tPvtntft cjosl Ir 0m32% itcfkf ejotulcF jitcjut Ir 0m69% 	<ul style="list-style-type: none"> .thjositF ntS rkng Ssoy 4+ Ftjcf Ir ocjep ctelcg

Financial Products Featured List

Hybrid Mutual Funds - Aggressive Hybrid		
Scheme Details	Strength	Weakness
Njdt : ICICI Pru Equity & Debt Fund Initfodtno ylcszln : 3 to 5 years	<ul style="list-style-type: none"> .lbkfo vtcrlcdjnet ctelcgw Ssoy j C,G. Ir 16m38% fsnet snetvosln ClnfsfotneF sn gthsitcsnu ysuy csfp:jg'kfotg ctokcnf bF jeosithF djnusnu rkngf btoSttn tqksoF jng gtbo Hsuy DYW ln gtbo vlcrlhsl Ir 7m79% itcfkf ejotulcF jitcjut Ir 7m58% Aoclnu jbshsoF ol lkovtcrlcd btneydjcp ctokcnf 	<ul style="list-style-type: none"> Hsuy tPvtntft cjosl Ir 1m13% itcfkf ejotulcF jitcjut Ir 0m89%
Njdt : SBI Equity Hybrid Fund Initfodtno ylcszln : 3 to 5 years	<ul style="list-style-type: none"> Aoclnu vtcrlcdjnet ctelcgw Ssoy j C,G. Ir 14m31% fsnet snetvosln ClnfsfotneF sn gthsitcsnu ysuy csfp:jg'kfotg ctokcnf bF jeosithF djnusnu rkngf btoSttn tqksoF jng gtbo LIS tPvtntft cjosl Ir 0m77% itcfkf ejotulcF jitcjut Ir 0m89% 	<ul style="list-style-type: none"> LIS DYW ln gtbo vlcrlhsl Ir 7m45% itcfkf ejotulcF jitcjut Ir 7m58%

Financial Products Featured List

Card Details		
Card Details	Strength	Weakness
<p>LIT (AU Bank) Ztcl rtt dkhos:vkcvlft ejcg ,nnkjh Mtt : Nil EhsusbshsoAge of 21-60 years atfo fksotg rlc : Grocery, Fuel, Food and Dining, Shopping, Entertainment, Travel atfo ctSjcg vlsnof (.-) elnitcfsln cjot : 0.25-for-1</p>	<ul style="list-style-type: none"> ,eethtcjotg .-f ln bjft jeeckjh cjot lr 1% ln ylkftylhg jng hsrtfoFht btntrs of R 10P lc 5P ctSjcg vlsnof ln lnhsnt jng lrrhsnt vkceyjftf; jng jggsoslnjh 5% ejfybjep rlc ocjithw rllg & gsnsnuw ucletcFw oteynlhluF & thteoclnsefw jng ehloysnu & rjfysln 16 eldvhsdtnojcF gldtfose jng snotcnjoslnjh jscvlco hlknut jeetff jo vjcosesvjosnu hlknutf 	<ul style="list-style-type: none"> NI .-f ln rkth ocjnfjeoslnf NI jsc jeesgtno elitcw ocjith snfkcjnet lc tdtcutneF ylfvsojhsfjosln elitic ln gldtfose/snotcnjoslnjh ocjith Inotctfo cjot eyjcut lr 43m08% vtc jnnkd

Financial Products Featured List

Card Details		
Card Details	Strength	Weakness
<p>HDFC TATA Neu Infinity LIS rtt dkhos:vkcvlft ejcg ,nnkjh Mtt : ₹ 2,500 + GST (fee waiver on spending ₹ 4 lakhs in the preceding year) EhsusbshsoAge of 21-65 years and salary of Rs. 12 LPA or annual ITR filed for Rs. 12 Lakhs atfo fksotg rlc : Grocery, Fuel, Food and Dining, Shopping, Entertainment, Travel atfo ctSjcg vlsnof (.-) elnitcfsln cjot : 1-for-1</p>	<ul style="list-style-type: none"> ,eethtcjotg NtkClSnf ctSjcgf ln bjft jeeckjh cjot lr 1m5% ln ylkftylhg jng hsrtfoFht btntrs of R ucletcstf (10% ln asuajfpto); rllg jng gsnsnu (10% ln Qdsn); ehloysnu jng rjfysln (10% ln Yjoj CLsQw Tfofsgtw Yjnsfyqw Ysojn); jng tnotcojsndtno (10% ln Y,Y, vhjF) 8 gldtfose jng 4 snotcnjosInjh eldvhsdtnojcF jscvlco hlknut jeetff vtc Ftjc jo vjcosesvjosnu hlknutf 	<ul style="list-style-type: none"> NI NtkClSnf ln rkth ocjnfjeoslnf Inotctfo cjot eyjcut lr 41m88% vtc jnnkd

Financial Products Featured List

Card Details		
Card Details	Strength	Weakness
BPCL SBI OCTANE LIS rtt rkth ejcg ,nnkjh Mtt : ₹ 1,499 + taxes Ehsusbshso Age above 18 years atfo fksotg rlc : Fuel atfo ctSjcg vlsnof (.-) elnitcfsln cjot : 0.25-for-1	<ul style="list-style-type: none"> ,eethtcjotg .-f ln bjft jeeckjh cjot lr 1% ln rkth (25P ln rkth vkceyjftf jo a-CL lkohtof sn Ingsj) 4 eldvhsdtnojcF gldtfose jscvlco hlknut jeetff vtc Ftjc jo vjosesvjosnu hlknutf 	<ul style="list-style-type: none"> Inotctfo cjot eyjcut lr 42% vtc jnnkd

Financial Products Featured List

Card Details		
Card Details	Strength	Weakness
<p>HDFC Bank Diners Club Privilege LIS rtt ocjith ejcg ,nnkjh Mtt : ₹ 2,500 + taxes EhsusbshsoAge of 21-65 years and salary of Rs. 8.4 LPA or annual ITR filed for Rs. 8.4 Lakhs atfo fksotg rlc : Travel atfo ctSjcg vlsnof (.-) elnitcfsln cjot : 0.5-for-1</p>	<ul style="list-style-type: none"> ,eethtcjotg .-f ln bjft jeeckjh cjot lr 2m7% ln hsrtfoFht btntrsofR ocjith jng ijejosln (5P ln rhsuyofw 10P ln ylothfw 3P ln ocjsnfw 5P ln bkftf) 8 eldvhsdtnojcF gltfose jng snotcnjoslnjh jscvlco hlknut jeetff vtc Ftjc jo vjcosesvjosnu hlknutf Cldvctytnfsit snfkcjnet snehkgnsu jsc jeesgtnojh elitc (.fm 1 eclct)w litcftjf ylfvsojhsfjosln (.fm 25 hjpyf) jng ocjith snfkcjnet rlc bjuujut & glekdtno hlff/gthjF (.fm 1 hjpy) 	<ul style="list-style-type: none"> NI eldvhsdtnojcF ulhr clkngf jng htfflnf ,nnkjh rtt Sjsitc ln fvtngsnu dlct oyjn .fm 3 hjpyf sn oyt vctetgsnu Ftjc

Financial Products Featured List

Card Details		
Card Details	Strength	Weakness
Axis Bank Magnus -ctdskd hsrtfoFht ejcg ,nnkjh Mtt : ₹ 10,000 + taxes Ehsusbshso Age of 18-70 years and salary of Rs. 18 LPA or annual ITR filed for Rs.18 lakhs atfo fksotg rlc : Food and Dining, Shopping, Entertainment atfo ctSjcg vlsnof (.-) elnitcfsln cjot : 0.4-for-1	<ul style="list-style-type: none"> ,eethtcjotg ExGE .-f ln bjft jeeckjh cjot lr 6% ln hsrtfoFht btntrofR ehloysnu jng rjfysln (10P ln -jnojhllnfw 5P ln NFpj/Yjoj CLsQ); oteynlhluF jng thteoclsef (5P ln Ccldj); rllg jng gsnsnu (40% Irr ln EjffGsnsntc jng 5P ln ASsuuF/Zldjol); jng tnotcojsndtno (bkF Int dlist/nln:dlist osepto jng uto kvol .fm500 Irr ln ftelng osepto ln allpWFAylS) Unhsdsotg gldtfose jng snotcnjosInjh jscvlco hlknut jeetff jo vjcosesvjosnu hlknutff 	<ul style="list-style-type: none"> NI jsc jeesgtno elitc lc tdtcutneF ylfvsojhsfjosln elitc ln gldtfose/snotcnjosInjh ocjith Inotctfo cjot eyjcut lr 42m58% vtc jnnkd

Financial Products Featured List

Card Details		
Card Details	Strength	Weakness
<p>HDFC Diners Club Black -ctdskd dkhos:vkcvlft ejcg ,nnkjh Mtt : ₹ 10,000 + taxes EhsusbshsoAge of 21-60 years and salary of Rs. 21 LPA or annual ITR filed for Rs. 21 Lakhs atfo fksotg rlc : Grocery, Food and Dining, Shopping, Entertainment, Travel, Luxury atfo ctSjcg vlsnof (.-) elnitcfsln cjot : 0.75-for-1 on e-commerce vouchers (FIRST Rewards portal)</p>	<ul style="list-style-type: none"> ,eethtcjotg .-f ln bjft jeeckjh cjot lr 3m3% ln ylkftylhg jng hsrtfoFht btntrsofR ucletcstf (3P ln Mhsvpjco); rllg & gsnsnu (2P ln Sttpng gsnsnu jng 3P ln ASsuuF/Zldjol); tnotcojsndtno (3P ln allpWFAyIS); ehloysnu jng rjfysln (3P ln ,djzlnw Mhsvpjcow -jnojhllnfw WFnocjw Yjoj CLsQ); jng ocjith jng ijejoslnf (5P ln rhsuyofw 10P ln ylothfw 3P ln ocjsnfw 5P ln bkftf) 6 eldvhsdtnojcF ulhr ujdtf vtc qkjcotc jeclff gltfose/snotcnjoslnjh elkcftf Unhsdsotg gltfose jng snotcnjoslnjh jscvlco hlknut jeetff jo vjcosesvjosnu hlknutf 	<ul style="list-style-type: none"> NI eldvhsdtnojcF ulhr htfflnf

Financial Products Featured List

Card Details		
Card Details	Strength	Weakness
<p>HDFC Bank Infinia -ctdskd jhh:vkvclft hkPkcF ejcg ,nnkjh Mtt : ₹ 12,500 + taxes EhsusbshsoAge of 18-70 years atfo fksotg rlc : Grocery, Food and Dining, Shopping, Entertainment, Travel, Luxury atfo ctSjcg vlsnof (.-) elnitcfsln cjot : 1-for-1</p>	<ul style="list-style-type: none"> ,eethtcjotg .-f ln bjft jeeckjh cjot lr 3m3% ln ylkftylhg jng hsrtfoFht bntntrsofR ucletcstf (5P ln Mhsvpjco); rllg & gsnsnu (5P ln ASsuuF/Zldjolw jggsoslnjh 15% Irr isj ASsuuF xsntlko); tnotcojsndtno (5P ln allpWFAylS); ehloysnu & rjfysln (5P ln ,djzlnw Mhsvpjcow -jnojhllnfw WFnocjw Yjoj CLsQ); jng oteynlhluF & thteoclsef (5P ln ldjusnt folctw ,djzlnw Mhsvpjco) Unhsdsotg eldvhsdtnojcF ulhr clkngf jng eljeysnu jeclff lngsj Unhsdsotg gltfose jng snotcnjoslnjh jscvlco hlknut jeetff jo vjcosesvjosnu hlknutf 	<ul style="list-style-type: none"> Inisot:lnhF ectgso ejcg Nl ocjith snfkcjnet elitc

Building a Strong Credit Profile

, foclnu ectgso vclrsht sf ecsosejh rlc rsnjnesjh fojbshsoF jng ftekcsnu ectgsom Ckhosijosnu ullg rsnjnesjh yjbsof ejn ythv Flk jeystit j ytjhoyF ectgso vclrshtm Htct jct fldt ijkjbht osvf ol elnfsgtcR

- **Make timely payments** - ClnfsfotnohF vjFsnu Flkc bshhf ln osdt gtdlnfocjotf Flkc ectgsoSlcoysntff jng vcloEOF Flk rclD knntetffjcF rttfm
- **Keep a credit card in use** - Ufsnu j ectgso ejcg ctfvlnfsbhF ejn vlfsoSithF sdvjeo Flkc ectgso felctw bko so sf sdvlcojno ol vjF Irr oyt tnosc tbjhnet ln osdt ol jilsg jeecksnu gtgom
- **Apply for credit mindfully** - Tysht yjisnu j ytjhoyF dsP lr ectgso hsntf ejn bllfo Flkc ectgsoSlcoysntffw jilsg jvvhFsnu rlc ectgso knntetffjcshF lc yjisnu dkhosvht ct'teoslnfw Sysey ejn ntujosithF sdvjeo Flkc ectgso vclrshtm
- **Always close accounts** - Wjpt osdthF ctvjFdtnofw ctqktfo oyt ctokcn lr jnF yFvloytejotg glekdtnofw jng itcsrF oyjo ehlfkct htootcf jct kvgjotg Ssoy ectgso bkctjkfm
- **Maintain aged accounts** - Ktv Flkc lhgtfo jeelknof lvtnw jf oytF ejn ythv bkshg j hlnutc ectgso ysfolcF jng sdvclit Flkc ectgso vclrshtm Uft Flkc ijshjbht ectgso hsntf SsfthF jng vjF oytD Irr sn j osdthF djnntcm
- **Communicate with your lender** - lr Flk rjet jnF rsnjnesjh gsrrsekhostfw bt lvtm jng ylntfo Ssoy Flkc htngtcw jng fftp ythv Sytn nttgtgm Wlfo htngtcf jct Sshhsnu ol hsfotn jng vclisgt jffsfojnet sr Flk ejn gtdlnfocjot oyt htusosdjeF lr Flkc fsokjoslnm

Planning Your Income Taxes

YjP vhjnnnsnu sf j eckesjh jfvteo lr vtcflnjh rsnjnet oyjo ejnnlo bt litchllptgm lo ejn ythv Flk djPsdszt Flkc ctokcnf jng dsnsdszt Flkc ojP hsjbshsoFm Htct jct fldt btfo vcjeosetf oyjo Flk fylkhg elnfsgtcR

- **Start tax planning early** - Aojco jo oyt btusnnsnu lr oyt rsnjnesjh Ftjc snfotjg lr Sjsosnu oshh oyt hjfo dsnkotm
- **Utilize tax-saving investments** - Initfo sn ojP:fjisnu snfockdtnof ol ctgket Flkc ojP hsjbshsoFm .trtc ol oyt B,ijshjbht YjP xtgkeoslnfB ojbht ln oyt rlhhISsnu vjutfm
- **Claim all available tax deductions** - Wjpt fkct ol ehjsd jhh vlffsbht gtgkeoslnf kngtc gsrrtctno fteoslnf lr oyt Ineldt YjP ,eo ol ctgket Flkc ojP hsjbshsoFm .trtc ol oyt B,ijshjbht YjP xtgkeoslnfB ojbht ln oyt rlhhISsnu vjutfm
- **Review your salary structure** - Ovosdszt Flkc fjhjcF fockeokct ol ctgket Flkc ojP hsjbshsoF bF snehkgsnu eldvlntnof fkey jf Hlkft .tno ,hhISjnet (H.,)w Ltjit Ycjith ,hhISjnet (LY,)w jng dtgsejh ctsdbkcftdtnofm
- **File your taxes on time** - Enfkct oyjo Flk rsht Flkc ojP ctokcnf ln osdt ol jilsg vtnjhostf jng snotctfo eyjcutfm

Available Tax Deductions

(jf vtc Ohg YjP .tusdt)

Section	Income Tax Deduction on	Allowed Limit	Applicable For
80C	<ul style="list-style-type: none"> Initfodtno sn --Mw NjosInjh Ajisnu Ctcosrsejot (NAC)w AkpjnFj Ajdcsggys Dl'jnj (AAD)w ULI-w ELAAw 5:Ftjc ojP:fjisnu Mxw Atnslc Csosztn Ajisnuf Aeytdt (ACAA)w snrcjfockeokct blngf EdvhlfTtt'f fyjct lr -M elnocsbkosln Lsrt lnfkcjnet vctdskd vjFdtno Cyshgctn'f Yksosln Mtt -csnesvjh ctvjFdtno lr yldt hljn Aojdv gkoF jng ctusfocjosln eyjcutf rlc vkceyjft lr vclvtcoFm 	₹ 1m5L (juuctujot lr fteoslnf 80CCxw 80CCCw 80C)	Ingsisgkjhf jng HUMf
80CCC	<ul style="list-style-type: none"> Mlc LIC lc loytc snfkctc vtnfsln jnnksoF vhjn gtvlfsof rcll Ateosln 10 rkngf (23,,a) 	₹ 1m5L (juuctujot lr fteoslnf 80CCxw 80CCCw 80C)	Ingsisgkjhf
80CCx(1)	<p>EdvhlfTtt elnocsbkosln kngtc fteosln 80CCx(1) oISjcgf NjosInjh -tnfsln Aeytdt (N-A) jeelkno lc oyt ,ojh -tnfsln Dl'jnj (,-D) jeelknom WjPsdkd gtgkeosln sf oyt htfftc lrR</p> <ul style="list-style-type: none"> 10% lr fjhjcF (rlc tdvhlfTtf) 20% lr uclff olojh sneldt (rlc fthr:tdvhlfTtg) 	₹ 1m5L (juuctujot lr fteoslnf 80CCxw 80CCCw 80C)	Ingsisgkjhf

Available Tax Deductions

(jf vtc Ohg YjP .tusdt)

Section	Income Tax Deduction on	Allowed Limit	Applicable For
80CCx (2)	<ul style="list-style-type: none"> Edvhlf tc elnocsbkosln ol N-A jeelkno 	WjPsdkd kvR <ul style="list-style-type: none"> 14% lr fjhjcF (rlc Ctnocjh Gliom tdvhlf ttf) 10% lr fjhjcF (rlc loytc tdvhlf ttf) 	Ingsisgkjhf
80CCx(1a)	<ul style="list-style-type: none"> ,ggsoslnjh elnocsbkosln ol N-A 	₹ 50K	Ingsisgkjhf
80CCH	<ul style="list-style-type: none"> Clnocsbkosln ol ,unsittc elcvkf rkng (jvhsejbht rcll Nli 2022) 	NI hsdso	Ingsisgkjhf tnclhhtg sn ,unttvjoy feytdt
80x	<ul style="list-style-type: none"> Wtgsejh lnfcjnet – fthrw fvlkftw eyshgctn Wtgsejh lnfcjnet – vjctnof 	<ul style="list-style-type: none"> ₹ 25K ₹ 25K (vjctnof <60 Ftjcf) & ₹ 50K (vjctnof >=60 Ftjcf) 	Ingsisgkjhf jng HUMf
80xx	Wtgsejh octjodtno rlc yjngsejvvtg gtvngtnof lc vjFdtno ol fvtesrstg feytdt rlc djsnotnjnet lr yjngsejvvtg gtvngtnom <ul style="list-style-type: none"> xsfjbshsoF sf 40% lc dlct bko htff oyjn 80% xsfjbshsoF sf 80% lc dlct 	<ul style="list-style-type: none"> ₹ 75K ₹ 1m25L 	sngsisgkjhf jng HUMf Syl yjit j yjngsejvvtg gtvngtno

Available Tax Deductions

(jf vtc Ohg YjP .tusdt)

Section	Income Tax Deduction on	Allowed Limit	Applicable For
80xxa	<p>Wtgsejh tPvtngsokct ln fthr lc gtvngtno cthjosit rlc gsftjftf fvtesrstg sn ckht 11xxR</p> <ul style="list-style-type: none"> Mlc htff oyjn 60 Ftjcf lhg Mlc dlct oyjn 60 Ftjcf lhg 	<ul style="list-style-type: none"> LIStc lr ₹ 40K lc jdlkno jeokjhhF vjsg LIStc lr ₹ 1L lc jdlkno jeokjhhF vjsg 	Ingsisgkjhf jng HUMf
80E	<ul style="list-style-type: none"> Inotctfo ln tgkejosln hljn 	Inotctfo vjsg rlc j vtcslg lr 8 Ftjcf	Ingsisgkjhf
80EE	<ul style="list-style-type: none"> Inotctfo ln yldt hljn rlc rscfo:osdt yldtlSntcfw jijshjbht rlc hljnf fjneosIntg btoSttn 01:,vc:2016 jng 31:Wjc:2017 	₹ 50K	Ingsisgkjhf
80EE,	<ul style="list-style-type: none"> Inotctfo ln yldt hljn (litc jng jblit .fm 2w00w000 gtgkeosln kngtc 24aw jhhISnu ojPvjFtcf ol gtgkeo olojh lr .fm 3w50w000 rlc snotctfo ln yldt hljn) rlc hljnf fjneosIntg btoSttn 01:,vc:2019 jng 31:Wjc:2022 	₹ 1m5L	Ingsisgkjhf
80EEa	<ul style="list-style-type: none"> Inotctfo ln hljn ojptn btoSttn 01:,vc:2019 jng 31:Wjc:2023 rlc vkceyjft lr thteocse ityseht 	₹ 1m5L	Ingsisgkjhf
80G	<ul style="list-style-type: none"> Clnocsbkoslnf ol etcojsn cthstr rkngf jng eyjcsojbht snfosokoslnf 	50% lc 100% lr oyt glnjosln jdlkno ejn bt ehjsdtgm	Ingsisgkjhfw HUMfw eldvjnstf

Available Tax Deductions

(jf vtc Ohg YjP .tusdt)

Section	Income Tax Deduction on	Allowed Limit	Applicable For
80GG	<ul style="list-style-type: none"> Mlc ctno vjsg Sytn H., sf nlo ctetsitg rcl d jn tdvhlf 	Ltjfo lrR <ul style="list-style-type: none"> .tno vjsg dsnkf 10% lr olojh sneldt ₹ 5K vtc dlnoy 25% lr olojh sneldt 	Ingsisgkjhfnlo ctetsisnu H.,
80GG,	<ul style="list-style-type: none"> xlnjosln rlc festnosrsew flesjh festnetw ctftjceyw lc ckcj hgtithlvdt no ol fvtesrse knsitcf sotfw elhhtutf lc ctftjcey jfflesjosln 	NI hsdso	,hh sngsisgkjhftPetvo oylft yjisnu lneldt rcl dbkfsntff jng vclrtffsln
80GGC	<ul style="list-style-type: none"> Clnocsbkosln bF sngsisgkjh ol vlhsosejh vjcostf 	,dlkno elnocsbkotg (nlo jhhIStg sr vjsg sn ejfy)	Ingsisgkjhf
80..a	<ul style="list-style-type: none"> .lfjhof ln vjotnof 	₹ 3L	.tfsgtno sngsisgkjh Syl sf j vjotnott
80YY, (1)	<ul style="list-style-type: none"> lnotctfo sneldt rcl d fjisnuf jeelkno 	₹ 10K	Ingsisgkjhfnjng HUMf (tPetvo ftnslc esosztnf)
80YYa	<ul style="list-style-type: none"> EPtdvosln lr snotctfo rcl d bjnpfw vlfo lrrsetfw toem 	WjPsdkd kv ol ₹ 50K	Atnslc esosztnf (jblit 60 Ftjcf)

Available Tax Deductions

(jf vtc Ohg YjP .tusdt)

Section	Income Tax Deduction on	Allowed Limit	Allowed Limit
80U	<ul style="list-style-type: none"> Ingsisgkjh fkrrtcsnu rclD vyFfsejh gsfjbshsoF (snehkgsnu bhsngntff) lC dtnojh ctojcgjosln Ingsisgkjh fkrrtcsnu rclD ftitct gsfjbshsoF 	<ul style="list-style-type: none"> ₹ 75K ₹ 1m25L 	Ingsisgkjh Ssoy gsfjbshsostf
24a	<ul style="list-style-type: none"> YjP tPtdvlosln ln snotctfo vjsg ln yldt hljn 	₹ 2L	Ingsisgkjhf
10(13,)	<ul style="list-style-type: none"> Hlkft .tno ,hhISjnet (H.,) 	Ltjfo lrR <ul style="list-style-type: none"> ,eokjh H., ctetsitg 40%/50% lr ajfse+x, rlc nln:dtocl/ dtocl esoF ,eokjh ctno vjsg dsnkf 10% lr ajfse+x, 	Ingsisgkjh ctetsisnu H., rclD tdvhlfFc
10(5)	<ul style="list-style-type: none"> Ltjit Ycjith ,hhISjnet (LY,) 	<ul style="list-style-type: none"> OnhF rlc fthr/rjdshFBf gldtfose ocjith bF ocjsn (djP kvol 1fo ehjff ,C Mjct bF fylcotfo clkot) lC rhsuyo (djP kvol telnldF ehjff rjct) ,hhIStg 2 osdtf sn 4 Ftjcf 	Ingsisgkjh ctetsisnu LY, rclD tdvhlfFc

Capital Gains Taxation by Asset Type

Equity

Asset Type	Long-term Capital Gains (LTCG)			Short-term Capital Gains (STCG)	
	Holding Period	Tax Rate		Holding Period	Tax Rate
xldtfose fyjctf	Lsfotg	> 1 Ftjc	10% In LYCG > ₹ 1 hypy/Ftjc	< 1 Ftjc	15%
	Unhsfotg	> 2 Ftjcf	20% Ssoy sngtPjosln	< 2 Ftjcf	,f vtc sneldt ojP fhjb
EqksoF dkokjh rkngf		> 1 Ftjc	10% In LYCG > ₹ 1 hypy/Ftjc	< 1 Ftjc	15%
Mlctsun fyjctf		> 2 Ftjcf	20% Ssoy sngtPjosln	< 2 Ftjcf	,f vtc sneldt ojP fhjb

Real Estate

Asset Type	Long-term Capital Gains (LTCG)			Short-term Capital Gains (STCG)	
	Holding Period	Tax Rate		Holding Period	Tax Rate
.tfsgtnosjh/elddtcesjh	> 2 Ftjcf	20% Ssoy sngtPjosln		< 2 Ftjcf	,f vtc sneldt ojP fhjb

Capital gains tax exemptions under the Income Tax Act:

1. Section 112A (Grandfather provision): Exempts LTCG tax on equity shares/units bought before 31st January 2018, adjusting the cost to the values as of 1st February 2018.
2. Section 54: Allows tax exemption on LTCG from the sale of a house, provided capital gains are reinvested in a new residential property.
3. Section 54EC: Offers tax exemption on gains when proceeds from housing property sales are reinvested in specific bonds issued by NHAI or REC.
4. Section 54F: Grants tax exemption on gains from the sale of long-term capital assets other than house property, when sales proceeds are reinvested in a new residential property.

Capital Gains Taxation by Asset Type

Debt		Long-term Capital Gains (LTCG)		Short-term Capital Gains (STCG)	
Asset Type		Holding Period	Tax Rate	Holding Period	Tax Rate
xtbo dkokjh rkngf		,nF	,f vtc sneldt ojP fhjb	,nF	,f vtc sneldt ojP fhjb
Lsfotg/Ztcl elkvln blngf		> 1 Ftjc	20% Ssoy sngtPjosInw 10% S/I sngtPjosInw Syseytitc sf hIStc	< 1 Ftjc	,f vtc sneldt ojP fhjb
Unhsfotg blngf		> 3 Ftjcf	20% Ssoy sngtPjosIn	< 3 Ftjcf	,f vtc sneldt ojP fhjb

Passive Income Assets		Long-term Capital Gains (LTCG)		Short-term Capital Gains (STCG)	
Asset Type		Holding Period	Tax Rate	Holding Period	Tax Rate
.EIYf/lnlYf		> 3 Ftjcf	10% In LYCG > ₹ 1 hjpy/Ftjc	< 3 Ftjcf	15%

Capital Gains Taxation by Asset Type

Others		Long-term Capital Gains (LTCG)		Short-term Capital Gains (STCG)	
Asset Type		Holding Period	Tax Rate	Holding Period	Tax Rate
HFbcsg dkokjh rkngf (<35% tqksoF)/Wjcpto: Lsnptg xtbtnokctf	-kceyjftg btrlct 1fo ,vcshw 2023	> 3 Ftjcf	20% Ssoy sngtPjosln	< 3 Ftjcf	,f vtc sneldt ojP fhjb
	-kceyjftg ln lc jrotc 1fo ,vcshw 2023	,nF	,f vtc sneldt ojP fhjb	,nF	,f vtc sneldt ojP fhjb
HFbcsg dkokjh rkngf (35% : 65% tqksoF)		> 3 Ftjcf	20% Ssoy sngtPjosln	< 3 Ftjcf	,f vtc sneldt ojP fhjb
Clhhteosbhtf/,nosqktf		> 3 Ftjcf	20% Ssoy sngtPjosln	< 3 Ftjcf	,f vtc sneldt ojP fhjb
CcFvolekcctnestf/NMYf		,nF	30% rlc jhh ylhgsnu vtcslgf	,nF	30% rlc jhh ylhgsnu vtcslgf

Capital Gains Taxation by Asset Type

Others		Long-term Capital Gains (LTCG)		Short-term Capital Gains (STCG)	
Asset Type		Holding Period	Tax Rate	Holding Period	Tax Rate
Alitctsun Glhg alngf	Hthg oshh WjokcsoF	,nF	EPtdvo	,nF	EPtdvo
	Alhg sn ftelngjcF djcpo	> 3 Ftjcf	20% Ssoy sngtPjosIn	< 3 Ftjcf	,f vtc sneldt ojP fhjb
Nln:Clnitcosbht xtbtnokctf	Lsfotg	> 1 Ftjc	10% Ssoylko sngtPjosIn	< 1 Ftjc	,f vtc sneldt ojP fhjb
	Unhsfotg	> 3 Ftjcf	20% Ssoy sngtPjosIn	< 3 Ftjcf	,f vtc sneldt ojP fhjb

Planning For Inheritance

Inytcsojnet vhjnnsnu sf Flkc vcljeosit cljgdjvw vctvjcsnu Flk olgjF rlc oyt ftnfsosit 'lkcntF lr snytcsosnu Stjhoy sn oyt rkokctm IoBf jblko tqksvvsnu Flkcfthr rcld nIS softhr Ssoy oyt pnIShtgut ol djnjut rkokct ctfvlnfsbshsostf SsfthFw rlfotcsnu rsnjnesjh fojbshsoF jng vtjet lr dsngw jhh Sysht djsnojsnsnu rjdshF yjcdlnF jng foctnuoytnsnu ostfm HtctBf Syjo ol pttv sn dsngR

- In Ingsjw Stjhoy ejn bt snytcsotg sn rlkc vcsdjcf SjFfR isj j Sshhw fkeetffsln hjSfw usrosnuw lc oyclkuy j ockfom
- Tysht j Sshh jng fkeetffsln hjSf eldt snol vhjF jrotc oyt ISntcBf gtjoyw usrof ejn bt usitn gkcsnu oytsc hsrtosdtm
- Yckfof snilhit j htujh tnosoF djnusnu Stjhoy rlc btntrsescstfw Irotn ctqkscsnu fvtesjhsztg htujh jgisetm
- ,hSjFf ctojsn glekdtnof jng ctelcfgf lr oyt jfftogf vkceyjftg bF oyt vctislkf utntcjolsnm
- Mlc ctjh tfojot vkceyjftg btrlct 1fo ,vcsh 2001w lbojsn j ijkjosln etcosrsejot rcld j ctusfotctg vclvtcoF ijktc rlc rjsc djcpo ijkjt jf lr 1fo ,vcsh 2001m

Understanding Inheritance's Tax Implications

,hoylkuy snytcsojnet djF nlo yjit jnF sddtgsjot ojP elnftqktnetf sn lngsjw so sf ecsosejh ol kngtcfojng oyt fetnjcslf oyjo ejn ocsuutc
ojP hsjbshsostfm Htct jct fldt tfftnosjh gtojshfR

- Yytct'f nl snytcsojnet ojP sn lngsjm HIStitcw ejvsojh ujsnf ojP sf jvvhsejbht Sytn fthhsnu snytcotg jfftomf
- Tysht ejhekhjosnu ejvsojh ujsnfw elfo Shhh bt oyt vcset vjsg bF oyt vctiskf ISntc jo oyt osdt lr vkceyjftm .trtc ol oyt **'Capital Gains Taxation by Asset Type'** ojbht rlc dlct gtojshfm
- lr rshsnu IY. 3w gsfehlfsnu oyt snytcotg jfftomf sf jgisfbhbtm
- lr oyt gtetjftg tjcntg gkcsnu jnF vjco lr oyt rsnjnesjh Ftjc sn Sysey oytF vjfftg jSjFw oytsc IY. fylkhg bt rshtgm

Planning Your Estate and Will

Cctjosnu j Sssh sf tfftnosjh rlc sngsisgkjhf Syl Ssfy ol gsfocsbkot oytsc jfft of jf vtc oytsc vctrctnet jrotc oytsc gt dsftm In lnsjw htujh ytscf gsrrtc bjftg In cthsuslkf sgtnosoFw jng so sf eckesjh ol kngtcfojng oyt htujhsostf snlhitg sn tfojot jng Sssh vhjnnsnum Htct jct fldt ptF vlsnof ol pttv sn dsngR

- ,nF jgkho ltc oyt jut lr 18 Ssoy flkng dsng ejn ectjot j Sssh oyjo lkohsntf oyt gsfocsbkosIn lr jfft of m
- Ltujh ytscf gsrrtc bjftg In cthsuslkf sgtnosoFw Ssoy Hsngkf rlhhISsnu oyt Hsngk AkeetffsIn ,eo lr 1956w Wkfhsdf rlhhISsnu oyt Wkfhsd -tcflnjh LjSw jng loytc lnsjnf rlhhISsnu oyt lnsjn AkeetffsIn ,eo lr 1925m
- Nldsnttf jct ejctojptcf jng nlo lSntcf lr oyt jfft of w jng oyt jfft of Sssh hjotc bt gsfocsbkotg ol htujh ytscfm
- Jlsno jeelknof jct elnfsgtctg jf tqkjh lSntcfysv btoSttn sngsisgkjhfw fl oyt fkcisilc gltf nlo bteldt oyt lSntcm Hjhr oyt Stjhoj sf gsfocsbkotg ol htujh ytscf lc jeelcgsnu ol oyt Sshhm
- Io sf nlo djngjolcF rlc j Sssh ol bt fojdvtgw oFvtgw lc ctusfotctgw jng so lnhF ctqksctf oyt sngsisgkjhBf fsunjokct jhlnu Ssoy oSl loytc Ssontfft fm

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This report is based on the data and presumptions supplied by you (client/ user/ member).

This report is designed to assess your present financial condition and recommend planning ideas and concepts that may be beneficial. This report aims to demonstrate how well-established financial planning principles can enhance your existing financial situation. This report does not imply a recommendation of any specific method, but rather offers broad, general advice on the benefits of a few financial planning principles.

The reports give estimates based on multiple hypotheses; thus they are purely speculative and do not represent assurances of investment returns. Before making any financial decisions or adopting any transactions or plans, you should speak with your tax and/or legal counsel and solely decide on the execution and implementation. 1 Finance Private Limited or any of its representatives will not be liable or responsible for any losses or damages incurred by the client/user/member as a result of this report.

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Unless changes to your financial or personal situation necessitate a more frequent review, we advise that you evaluate your plan once a quarter. Please be aware that some discrepancies could occur due to different calculation methods.

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