

Finance

Financial Wellness Plan

Nilesh Avinash Deshpande

31st Dec, 2025



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Next 3 Months Action Plan



Consult your **Financial Advisor** before executing any transactions involving existing financial products for long-term and short-term tax implications

Next 3 Months Cashflows	Amount
Income	₹ 6.5L
Household & Lifestyle Expenses	₹ 3.4L
Tax Expenses	₹ 83.1K
EMIs	₹ 81.0K
Planned Investments	₹ 2.1L
Insurance Premium	₹ 96.0K
Surplus for the Period	₹ -1.6L

Action Plan Summary

Number of Actions - 4

Particulars	Timeline	Action Plan points	Suggested Amount	Financial Impact
Emergency Planning	Dec 2025	Adequately covered for the required emergency corpus. No need of any additional emergency to be added	₹ 0.0K	₹ 0.0K
Insurance Planning	Dec 2025	Adequately covered in Health insurance. No need of any additional insurance. No life insurance is suggested as he is already retired and there is no point of purchasing a life insurance at higher premiums for lesser tenure.	₹ 0.0K ₹ 0.0K	₹ 0.0K
Investment Planning	Jan 2026	Redemptions to be done as follows: Canara Robeco Large and Mid Cap Fund Sundaram Services Fund Stop all current SIPs in the existing portfolio and start new SIPs as follows: Nippon India Index Fund - Nifty 50 HDFC Flexicap Fund	₹ 0.0K ₹ 2.1L ₹ 1.0L ₹ 0.0K ₹ 16.0K ₹ 20.0K	₹ 87.8L

Disclaimer: Numbers may not add up due to rounding.

Action Plan Summary

Number of Actions - 4

Particulars	Timeline	Action Plan points	Suggested Amount	Financial Impact
Investment Planning	Jan 2026	<p>Motilal Oswal Nifty 500 Index Fund</p> <p>ICICI Gold ETF</p> <p>ICICI Silver ETF</p> <p>There will be no capital gains tax liability on the above redemption as the same is within the exemption limit of Rs. 1,25,000</p> <p>The redemption amount to be reinvested in the following funds:</p> <p>Nippon India Index Fund - Nifty 50</p> <p>HDFC Flexicap Fund</p> <p>Motilal Oswal Nifty 500 Index Fund</p> <p>The remaining portfolio to be re-balanced post March, 2026 for taxation purpose</p>	<p>₹ 16.0K</p> <p>₹ 10.0K</p> <p>₹ 10.0K</p> <p>₹ 0.0K</p> <p>₹ 0.0K</p> <p>₹ 1.0L</p> <p>₹ 1.0L</p> <p>₹ 1.0L</p> <p>₹ 0.0K</p>	

Action Plan Summary

Number of Actions - 4				
Particulars	Timeline	Action Plan points	Suggested Amount	Financial Impact
Liability Planning	Jun 2027	Lumpsum amount to be prepaid into the loan once the full EMI has	₹ 30.0L	₹ 47.5L
Total Financial Impact				₹ 1.4Cr

Continue with the SIPs for the same for now.

Next Consultation Agenda



Next Consultation meeting date

9th Feb, 2026

- **Reviewing your investment portfolio**

Analysing your current investments, identifying areas for optimisation, and suggesting strategies to maximise returns and minimise risk.

- **Creating a loan repayment strategy**

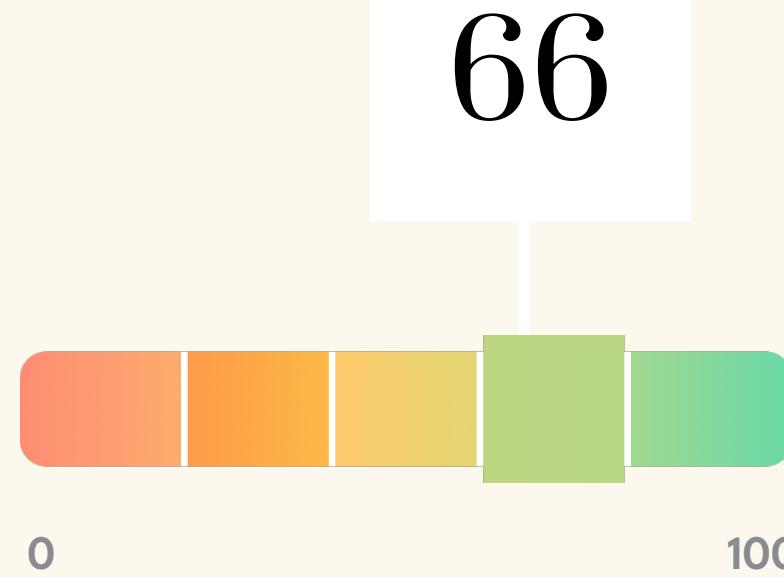
Formulating a tailored repayment plan to help you pay off your loans efficiently while minimising interest costs.

- **Planning for a near-term financial goal**

Developing a personalised savings plan to help you achieve your short-term financial objectives efficiently.

Your Financial Profile

Financial Behaviour Score



MoneySign®



Stealthy Shark

Your Risk Category :
High Risk

Generation Profile

Generation 2

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

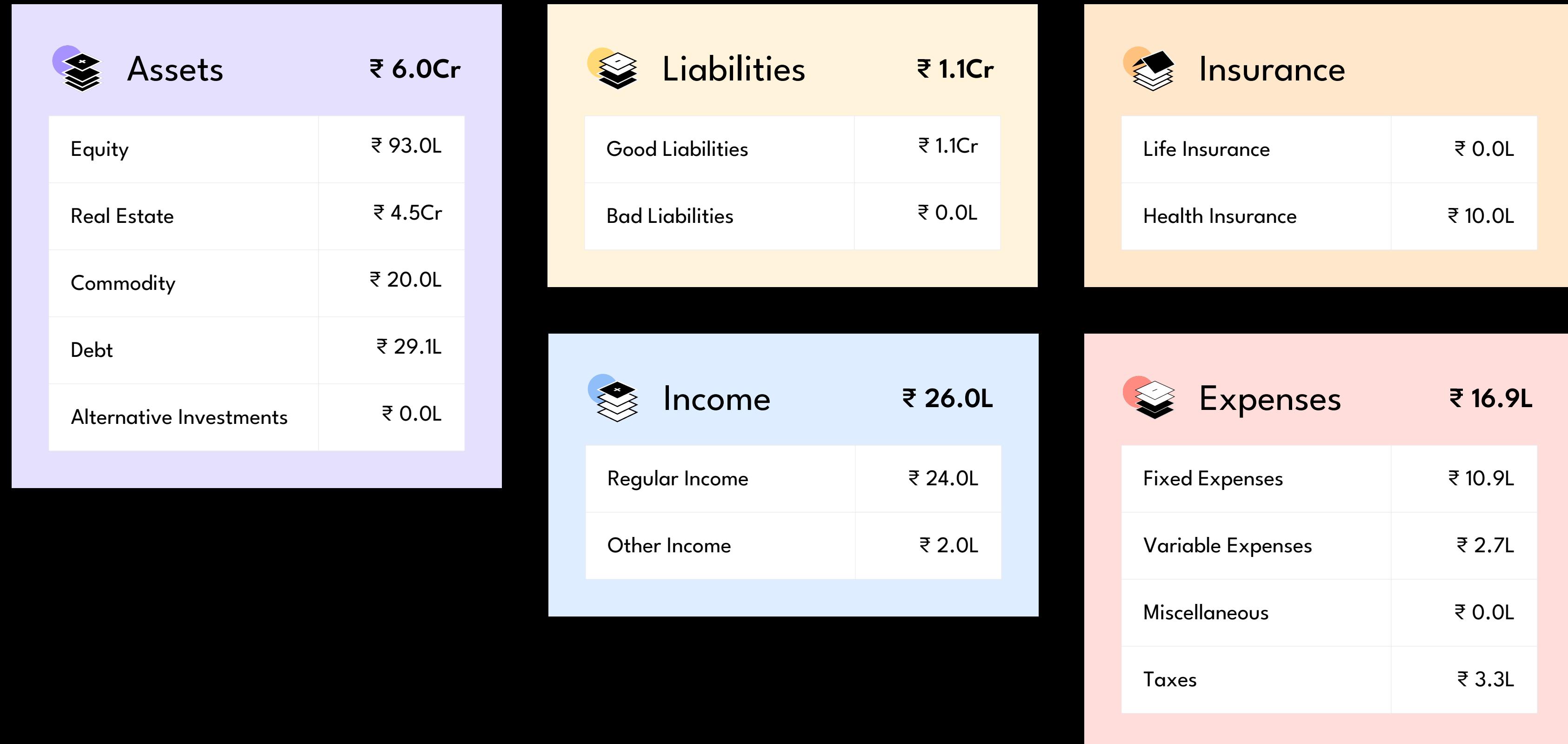
Life stage

Sustainability phase

Age Range: 46 - 55

- Sustaining professional growth
- Continual learning and development
- Building a strong financial base
- Preparing for retirement

Your 1 View

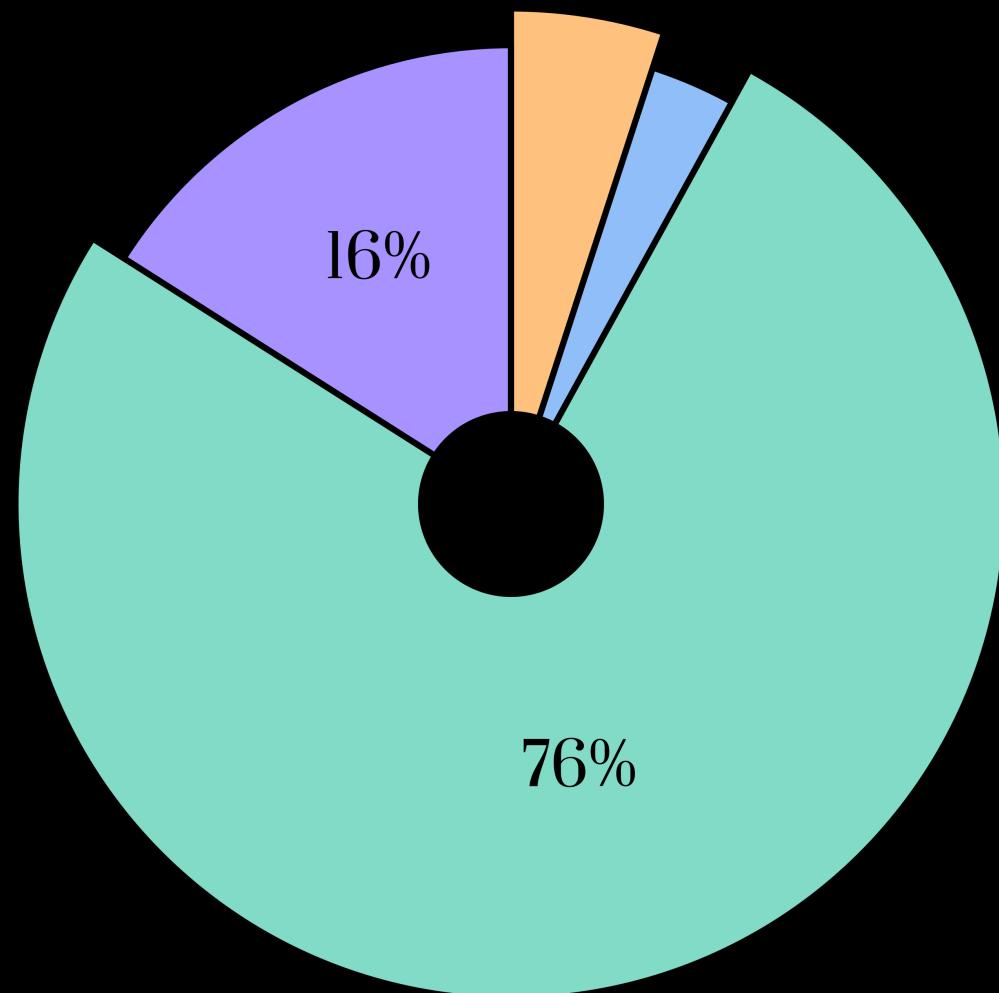


Disclaimer: Numbers may not add up due to rounding.

Assets

As on 31st Dec 2025

Existing Assets: ₹ 6.0Cr

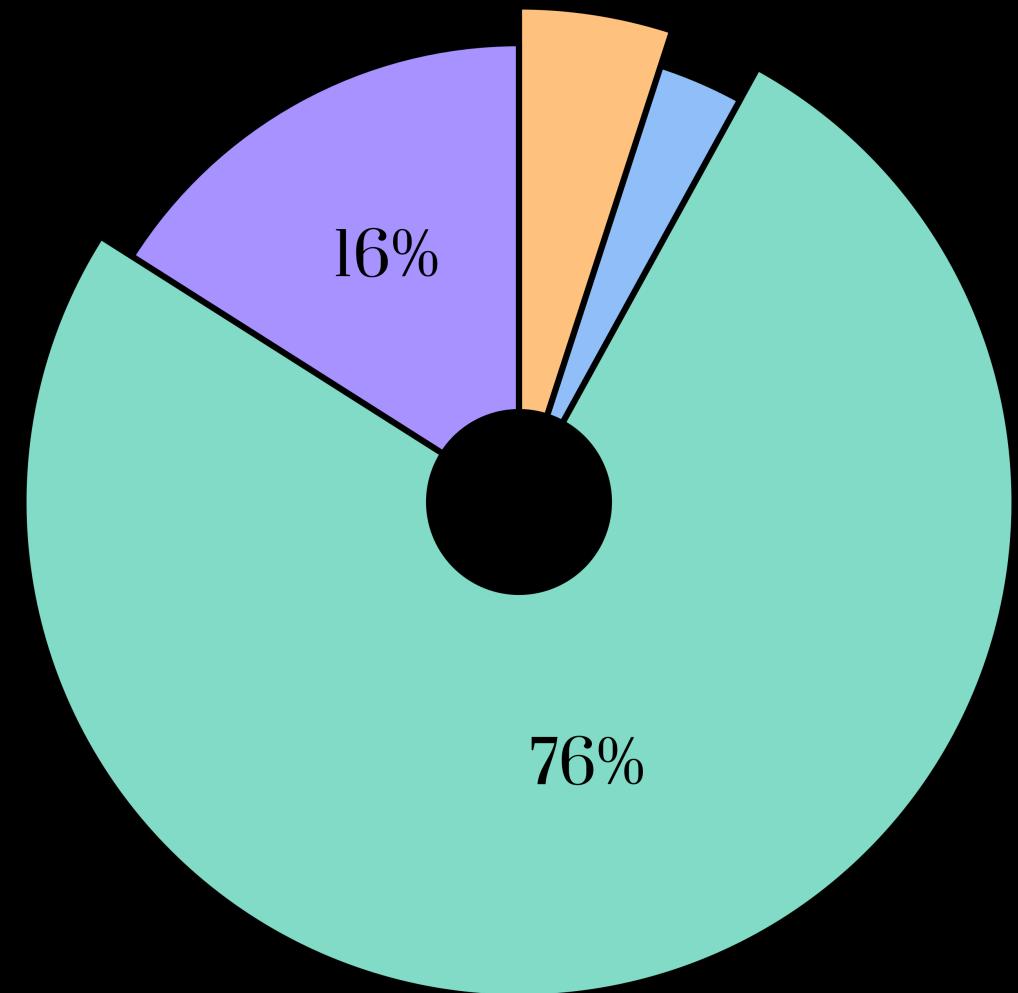


Asset	%	Asset Class	Market Value	Monthly Investment
Non-Yielding (Residential) 1	30%	Real Estate	₹ 1.8Cr	₹ 0.0K
Non-Yielding (Residential) 2	18%	Real Estate	₹ 1.1Cr	₹ 0.0K
Non-Yielding (Commercial)	18%	Real Estate	₹ 1.1Cr	₹ 0.0K
Public Stock (India)	10%	Equity	₹ 60.0L	₹ 0.0K
Rental Yielding (Residential)	9%	Real Estate	₹ 55.0L	₹ 0.0K
Equity Mutual Funds	6%	Equity	₹ 33.0L	₹ 59.2K

Assets

As on 31st Dec 2025

Existing Assets: ₹ 6.0Cr



Asset	%	Asset Class	Market Value	Monthly Investment
Arbitrage Fund	3%	Equity + Debt	₹ 18.1L	₹ 0.0K
Physical Gold	2%	Commodity	₹ 10.0L	₹ 0.0K
Physical Silver	2%	Commodity	₹ 10.0L	₹ 0.0K
PPF	2%	Debt	₹ 10.0L	₹ 12.5K
Savings	0%	Debt	₹ 1.0L	₹ 0.0K
Total			₹ 6.0Cr	₹ 71.7K

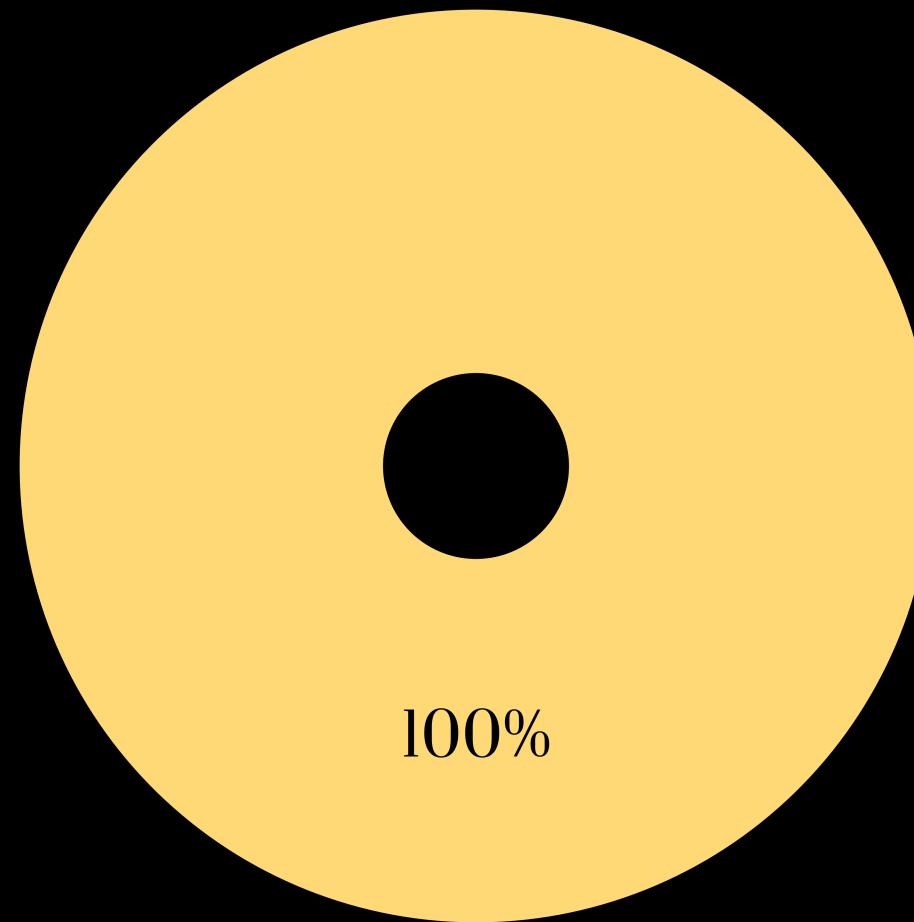
- Equity: 16%
- Real Estate: 76%
- Commodity: 3%
- Debt: 5%
- Alternative Investments: 0%

Liabilities

As on 31st Dec 2025

Existing Liabilities: ₹ 1.1Cr

Good liabilities generally are productive, with favourable rates and terms, while bad ones are for non-essential expenses, have high rates, or unfavourable terms. Prioritising the repayment of bad liabilities is wise, as they cost more in the long run.



- Good liabilities: 100%
- Bad liabilities: 0%

Liabilities	Category	Account Age in Months	Pending Months	Outstanding Amount	EMI	Interest Rate
Housing Loan	Good	10	180	₹ 1.1Cr	₹ 27.0K	8.7%
Total				₹ 1.1Cr	₹ 27.0K	

Your Financial Analysis

Emergency Planning

Emergency Funds

₹ 19.1L

Ideal: ₹ 8.6L

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

Health Insurance

₹ 10.0L

Ideal: ₹ 12.0L

A health insurance cover that's commensurate with the costs of medical procedures and treatments ensures that your loved ones are financially at ease.

Life Insurance

₹ 0.0L

Ideal: ₹ 1.7Cr

Inadequate life cover can be damaging for dependants if the policy owner leaves behind a large amount of liabilities, with only a few assets.

Your Financial Analysis

Expense and Liability Management

Good Liabilities-to-Total Assets

18%

Ideal: 10.4% - 26.1%

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%

Ideal: Up to 1.8%

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

65%

Ideal: Up to 64.1%

An expensive lifestyle can hinder long-term stability and delay financial well-being.

Good Liability Linked EMI-to-Income

12%

Ideal: 8.5% - 21.3%

A balanced approach to debt repayment is important to prevent paying too much interest and to invest a respectable part of income for the future.

Bad Liability Linked EMI-to-Income

0%

Ideal: Up to 3.6%

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

Investments-to-Income

33%

Ideal: 15.2% - 38%

Consistent and substantial savings are essential for laying a solid foundation for a stable future.

Your Financial Analysis

Asset Allocation

Equity

16%

Ideal: 24.9% - 66.6%

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

Real Estate

76%

Ideal: 28.4% - 53.4%

Overexposure to the real estate market may lead to portfolio concentration, a lack of diversification, and limited liquidity and flexibility.

Commodity

3%

Ideal: 3.9% - 30.9%

A low commodity allocation may not provide sufficient inflation hedge, leaving the portfolio less stable during market downturns and volatility.

Debt

5%

Ideal: 11.1% - 36.1%

Keeping debt allocation low may increase portfolio risk and reduce its stability.

Alternative Investments

0%

Ideal: Up to 29.7%

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

Net worth

Your net worth is simply the difference between **what you own** (like your house, retirement funds, etc) and **what you owe** (your liabilities such as mortgage, credit card debt and so forth).



Value Under Advisory: ₹ 7.0Cr

This includes total of your assets and liabilities.

Bureau Report Summary

Credit Score Analysis		
Your Credit Score	Our Evaluation	Comments
752	Excellent	<ul style="list-style-type: none"> Well Done. You have an excellent credit score which shows you will be regarded as a responsible credit seeker.

Credit Facilities Taken				
Type of Facility	Total Records	Active Accounts	Closed Accounts	Accounts with Negative History
Auto Loan	0	0	0	0
Consumer Loan	0	0	0	0
Credit Card	0	0	0	0
Education Loan	0	0	0	0
Gold Loan	0	0	0	0
Housing Loan	1	1	0	0
Housing Loan Top-Up	0	0	0	0
Other Loan	0	0	0	0
Personal Loan	0	0	0	0

Liability Management

Affordability Check					
Liability Type	Current Liability Distribution			Suggested Range	
	Outstanding	EMI	Loan Size	EMI	
Good	₹ 1.1Cr	₹ 27.0K	₹ 19.6L to ₹ 49.0L	₹ 18.4K to ₹ 46.0K	
Bad	₹ 0.0L	₹ 0.0K	₹ 0.0L to ₹ 3.6L	₹ 0.0K to ₹ 7.9K	
Total	₹ 1.1Cr	₹ 27.0K	₹ 19.6L to ₹ 52.6L	₹ 18.4K to ₹ 53.9K	

- Your EMI Burden Ratio (EMI by gross monthly income) is appropriate at 12%.

Life Insurance Evaluation Summary

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 the "References" file in DocuLocker for high-quality Term Insurance and Mutual Fund options.

Traditional Life Insurance			Term Insurance		
	Sum Assured	Premium		Sum Assured	Premium
Total Policies (0)	-	-	Ideal Cover recommended	₹ 1,70,00,000	-
Policies to be continued (0)	-	-	Existing Cover	-	-
Policies to be surrendered / stopped (0)	-	-	Additional Cover recommended	₹ 1,70,00,000	₹ 1,28,366

Impact in Premium (Traditional Policies to be surrendered / stopped) - (Additional Term Insurance recommended)

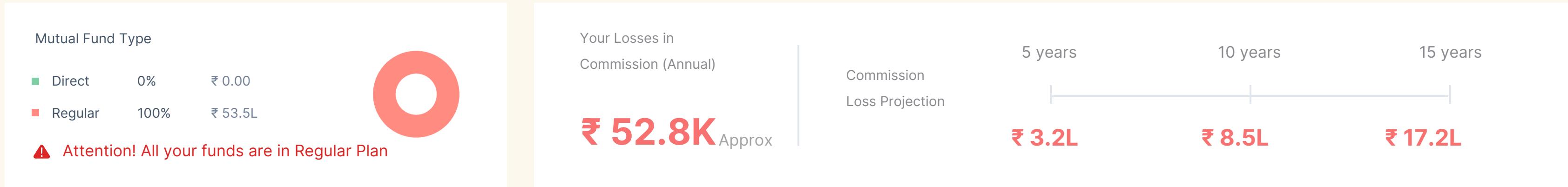
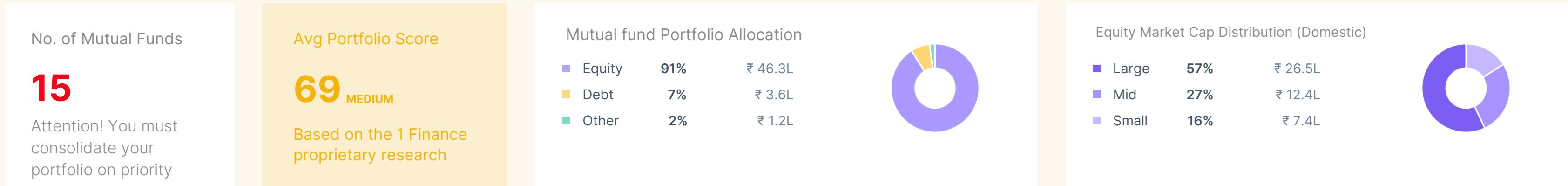
₹ 1,28,366

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

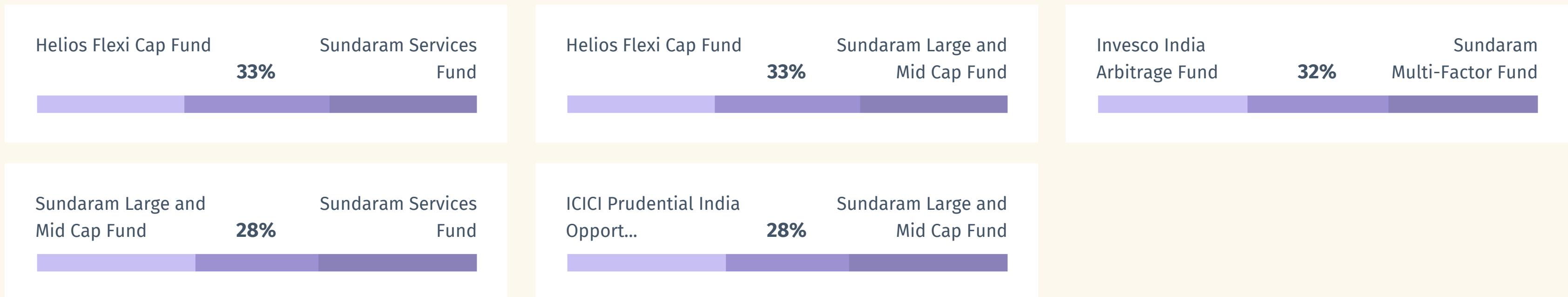
² Estimated using your age, gender, the above cover, and coverage until the age of 65 years, for an affordable policy. The exact premium may vary depending on other factors like policy tenure, cover amount, life insurer, etc.

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

Mutual Fund Holdings Evaluation



Portfolio Overlap (Top 5)



Disclaimer: Numbers may not add up due to rounding.

Mutual Fund Holdings Evaluation

Scheme Name	Plan	Category	Scheme Type	Current Value	Fund Evaluation		Excess Annual Commission**
					Score*	Quality	
Invesco India Arbitrage Fund	Regular	Hybrid	Arbitrage Fund	₹ 18.1L	80	High	₹ 12.2K
Sundaram Services Fund	Regular	Equity	Sector Funds	₹ 6.7L	69	Medium	₹ 7.7K
Invesco India Financial Services Fund	Regular	Equity	Sector Funds	₹ 5.4L	69	Medium	₹ 7.0K
Nippon India Consumption Fund	Regular	Equity	Sector Funds	₹ 5.0L	59	Medium	₹ 6.9K
Sundaram Large and Mid Cap Fund	Regular	Equity	Large & Mid Cap	₹ 4.8L	66	Medium	₹ 5.0K
Canara Robeco Large and Mid Cap Fund	Regular	Equity	Large & Mid Cap	₹ 2.5L	61	Medium	₹ 2.6K
HDFC Children's Fund	Regular	Other	Solution Oriented - Children's Fund	₹ 2.4L	-	-	₹ 2.0K
Helios Flexi Cap Fund	Regular	Equity	Flexi Cap Fund	₹ 1.4L	51	Medium	₹ 1.9K

Disclaimer: Numbers may not add up due to rounding.

Mutual Fund Holdings Evaluation

Scheme Name	Plan	Category	Scheme Type	Current Value	Fund Evaluation		Excess Annual Commission**
					Score*	Quality	
ICICI Prudential India Opportunities Fund	Regular	Equity	Thematic Fund	₹ 2.0L	61	Medium	₹ 1.8K
Mahindra Manulife Mid Cap Fund	Regular	Equity	Mid Cap Fund	₹ 1.2L	64	Medium	₹ 1.6K
SBI Energy Opportunities Fund	Regular	Equity	Sector Funds	₹ 1.3L	49	Low	₹ 1.3K
Old Bridge Focused Fund	Regular	Equity	Focused Fund	₹ 1.1L	47	Low	₹ 1.2K
DSP Small Cap Fund	Regular	Equity	Small cap Fund	₹ 1.2L	75	High	₹ 1.0K
Sundaram Multi-Factor Fund	Regular	Equity	Thematic Fund	₹ 30.9K	-	-	₹ 522
null	null	null	null	₹ 0.1K	-	-	₹ 0.0K
Total				₹ 53.5L	69		Approx ₹ 52.8K

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

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

Mutual Fund Holdings Evaluation

Comments

- 100% of your Mutual Fund investments (by value) are in Regular plans. As a result, you might pay ₹52.8K of your investment value in excess commissions every year. By switching to direct plans you can enhance your returns.
Explore our [Mutual Fund Commission Analyser](#) to estimate excess commissions paid by you till date.
- 4% of your equity Mutual Funds (by value) are high quality. Consider removing low/medium quality funds from your portfolio. Our Mutual Fund featured list is available in the "References" file in DocuLocker, and an evaluation of all Mutual Funds is available on our [Mutual Fund Scoring and Ranking page](#).

Tax Liability & Potential Savings

Financial Year April 2025 - March 2026

Tax Comparison	New Regime (Opted)	Old Regime
	RECOMMENDED	
Deductions	₹ 0	₹ 0
Taxable Income	₹ 25,40,000	₹ 25,40,000
Total Tax Payable	₹ 3,55,680	₹ 5,97,480

Actions for this year

- You have opted for new regime and based on the details of deductions, it will be beneficial for you to continue with it.

You may share the exemptions & deduction details with your Advisor. This will help us plan your tax strategy and maximize your savings.

Credit Card Evaluation

ICICI Amazon Pay Card

Annual fee

Lifetime free

Best suited for

Grocery, Shopping, Entertainment, Travel

Rewards convertibility

Cashback earned from the card is added to your Amazon Pay balance, which you can use for purchases on Amazon and with partner merchants.

Rewards Points Redemption

Flights	₹ 0.00	Cashback	₹ 1.00
Vouchers	₹ 0.00	Air Miles	0.00
Product Purchase / Shopping	₹ 0.00	Hotels	₹ 0.00

Category

Travel



Cashback of 1.0% (5% for Amazon Prime members, 4% on ICICI iShop, 3% for Non-Amazon members or 2% on Amazon Pay merchant partners)

Shopping



5% for Amazon Prime members, 4% on ICICI iShop, 3% for Non-Amazon members or 2% on Amazon Pay merchant partners

Food and Dining



Cashback of 1.0%

Grocery



Cashback of 1.0% (5% for Amazon Prime members, 3% for Non-Amazon members or 2% on Amazon Pay merchant partners)

Transportation



Zero Cashback

Luxury



Zero golf rounds and zero lessons across golf courses

Entertainment



Cashback of 1.0% (5% for Amazon Prime members, 3% for Non-Amazon members or 2% on Amazon Pay merchant partners)

Complimentary Airport Lounge Access (Per year at participating lounges)

Domestic



Zero airport lounge access

International



Zero airport lounge access

Disclaimer: Evaluation for each category is done by comparing card features with other cards in similar annual fees range.

Disclaimer

The Disclaimer page should be read in conjunction with this report.

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.

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, enlistment of IA with Exchange and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.



1 Finance Private Limited

Office Address

Unit No. 1101 & 1102, 11th Floor, B - Wing,
Lotus Corporate Park, Goregaon (E), Mumbai-400063,

 care@1finance.co.in  <https://1finance.co.in>

Corresponding SEBI Local Office Address

Securities and Exchange Board of India, SEBI Bhavan II, Plot No: C7, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai-400051

Principal Officer

Mr. Akhil Rathi

Email id : po@1finance.co.in

Contact No : +91 22 69120000

Compliance and Grievance Officer

Mr. Pradhumna Didwania

Email id :

compliance@1finance.co.in

Contact No : +91 22 69121150