

Finance

Financial Wellness Plan

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18th Dec, 2025



CONTENTS

Your Financial Wellness Plan Next 3 Months Action Plan, Next Consultation Agenda	3
Your Financial Profile Financial Behaviour Score, Your 1 view, Assets, Liabilities	6
Your Financial Analysis Financial Metrics, Net Worth, Liability Analysis, Tax Evaluation	10

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	₹ 2.1L
Household & Lifestyle Expenses	₹ 1.2L
Tax Expenses	₹ 0.0L
EMIs	₹ 30.0K
Planned Investments	₹ 10.5K
Insurance Premium	₹ 0.0L
Surplus for the Period	₹ 50.2K

Action Plan Summary

Number of Actions - 6

Particulars	Timeline	Action Plan points	Suggested Amount	Financial Impact
Insurance	Dec 2025	Get a family floater health insurance policy.	₹ 30.0K	₹ 0.0K
Term Insurance	Dec 2025	Get a family floater health insurance policy. Purchase a comprehensive Arogya Sanjeevani policy.	₹ 30.0K ₹ 30.0K	₹ 1.2K
Emergency Funds	Dec 2025	Move 2 Lakhs from savings account to Kotak Arbitrage Funds. Transfer ₹2 Lakhs to HDFC Arbitrage Fund. Transfer ₹2 Lakhs to ICICI Prudential Arbitrage Fund.	₹ 30.0K ₹ 30.0K ₹ 30.0K	₹ 14.8L
Investment Planning	Dec 2025	Increase SIPs to 80,000 per month in above-mentioned mutual funds.	₹ 30.0K	₹ 20.0K
Mutual Funds consolidation	Dec 2025	Redeem all units from UTI Nifty 50 Index Fund.	₹ 30.0K	₹ 0.0K
Total Financial Impact				₹ 1.6Cr

Disclaimer: Numbers may not add up due to rounding.

Next Consultation Agenda



Next Consultation meeting date

5th Jan, 2026

- **Getting a new loan with best terms**

Assessing your borrowing needs and financial profile to help you secure the most favourable loan terms available.

- **Reviewing your investment portfolio**

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

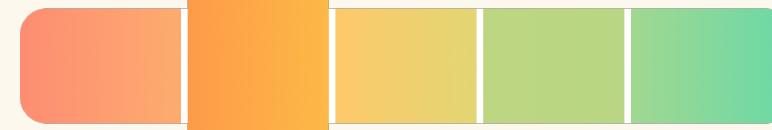
- **Getting the right life insurance cover**

Reviewing your recommended life insurance cover, finding the best plan for you, and helping you buy it.

Your Financial Profile

Financial Behaviour Score

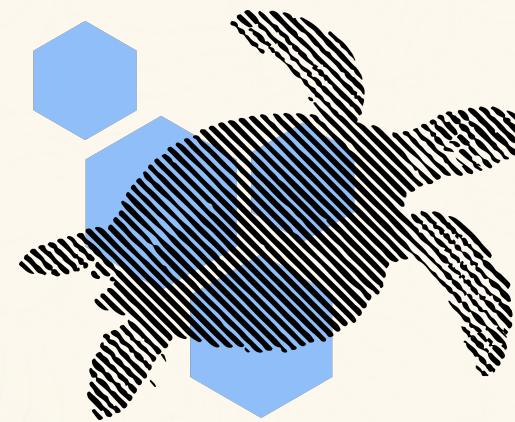
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MoneySign®



Vigilant Turtle

Your Risk Category :
Low Risk

Generation Profile

Generation 2

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

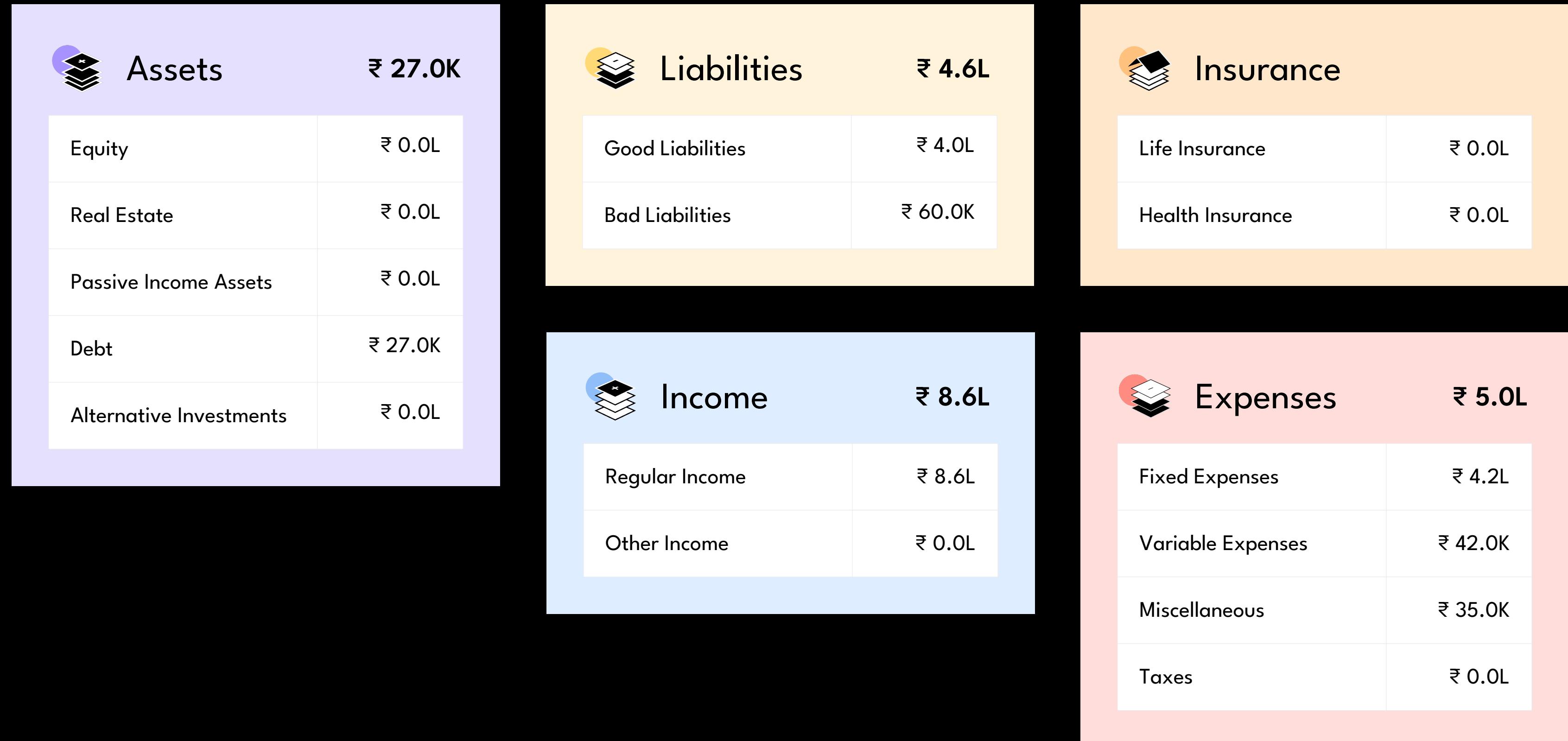
Life stage

Building phase

Age Range: 26 - 35

- Focusing on building a strong foundation
- Growing professional skills and expertise
- Taking on more responsibilities
- Building financial stability

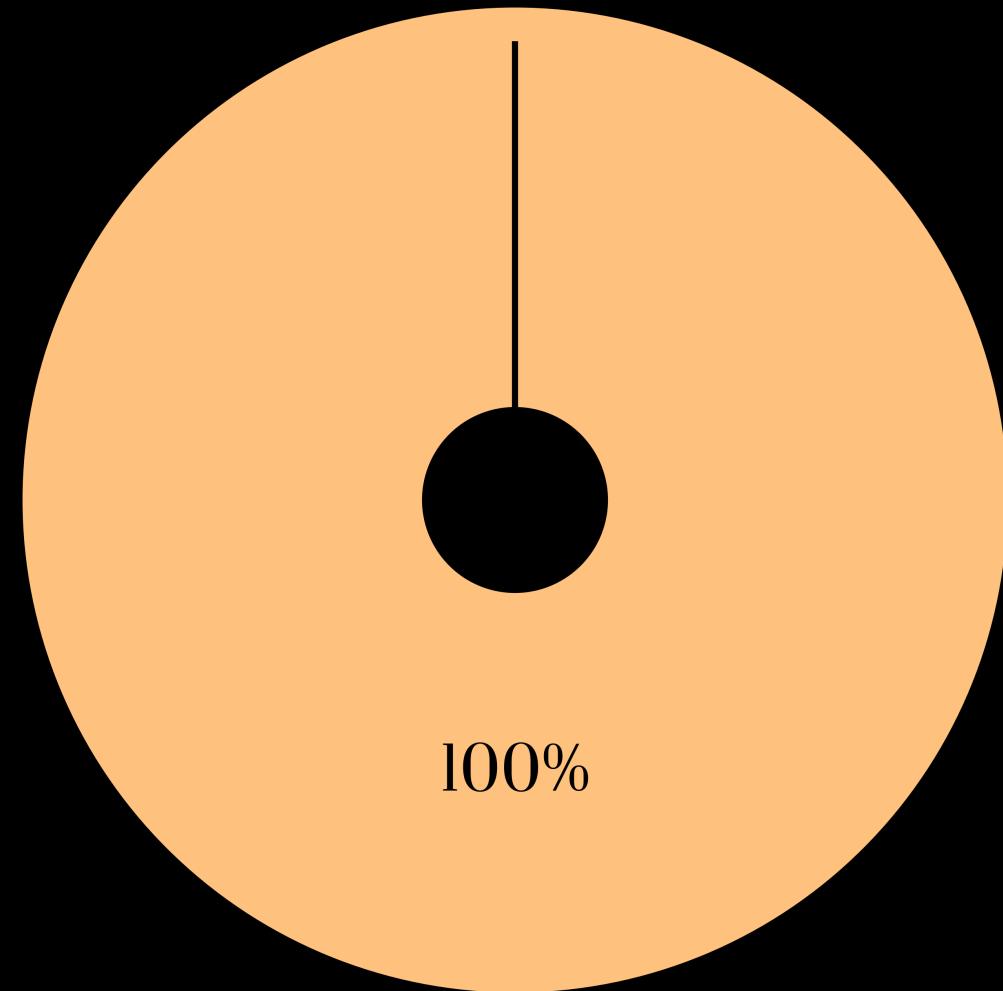
Your 1 View



Assets

As on 18th Dec 2025

Existing Assets: ₹ 27.0K



- Equity: 0%
- Real Estate: 0%
- Passive Income Assets: 0%
- Debt: 100%
- Alternative Investments: 0%

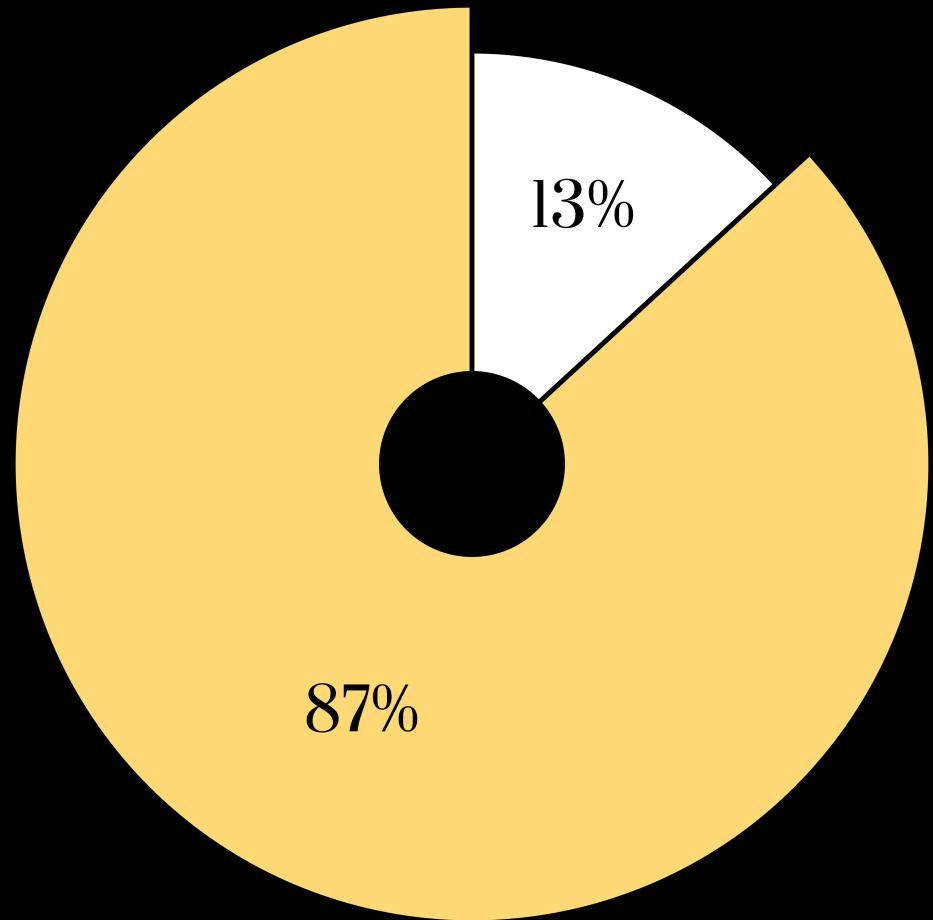
Asset	%	Asset Class	Market Value	Monthly Investment
Savings	74%	Debt	₹ 20.0K	₹ 0.0K
EPF	26%	Debt	₹ 7.0K	₹ 3.5K
Total			₹ 27.0K	₹ 3.5K

Liabilities

As on 18th Dec 2025

Existing Liabilities: ₹ 6.1L

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.



Liabilities	Category	Account Age in Months	Pending Months	Outstanding Amount	EMI	Interest Rate
Personal Loan	Bad	30	6	₹ 60.0K	₹ 10.0K	24%
Educational Loan	Good	1		₹ 4.0L	₹ 3.0K	11.5%
Gold Loan	Good	2		₹ 1.5L	₹ 1.5K	12%
Total				₹ 6.1L	₹ 14.5K	

- Good liabilities: 66%
- Bad liabilities: 10%

Your Financial Analysis

Emergency Planning

Emergency Funds

₹ 20.0K

Ideal: ₹ 3.4L

In case of an unfavourable event, a lack of liquid assets could jeopardise your financial independence.

Health Insurance

₹ 0.0L

Ideal: ₹ 7.0L

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

Life Insurance

₹ 0.0L

Ideal: ₹ 1.4Cr

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

2037%

Ideal: 16.6% - 41.5%

Going overboard with liabilities defeats the purpose of taking them on, especially if returns on your asset portfolio are low.

Bad Liabilities-to-Total Assets

222%

Ideal: Up to 3.6%

High levels of expensive debt translate to paying more interest than is necessary.

Expense-to-Income

58%

Ideal: Up to 36.9%

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

Good Liability Linked EMI-to-Income

6%

Ideal: 12.6% - 31.5%

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

14%

Ideal: Up to 13.9%

If the burden of unsecured or high-cost EMI debt is high, it should be repaid quickly, preferably with low-yielding assets.

Investments-to-Income

5%

Ideal: 23.9% - 59.8%

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

Your Financial Analysis

Asset Allocation

Equity

0%

Ideal: 26.4% - 67.6%

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

Real Estate

0%

Ideal: 34.3% - 59.3%

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

Passive Income Assets

0%

Ideal: 3.2% - 29.8%

Keeping very low or no passive income assets may limit one's ability to generate consistent and reliable streams of income in the long term and increase vulnerability to financial risks.

Debt

100%

Ideal: 5.6% - 30.6%

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

Alternative Investments

0%

Ideal: Up to 28.9%

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: ₹ 6.4L

This includes total of your assets and liabilities.

Bureau Report Summary

Credit Score Analysis		
Your Credit Score	Our Evaluation	Comments
755	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	1	1	0	0
Gold Loan	1	1	0	0
Housing Loan	0	0	0	0
Housing Loan Top-Up	0	0	0	0
Other Loan	1	1	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	₹ 5.5L	₹ 4.5K	₹ 4.5K to ₹ 11.2K	₹ 0.0K to ₹ 0.1K	
Bad	₹ 60.0K	₹ 10.0K	₹ 0.0L to ₹ 1.0K	₹ 0.0K to ₹ 0.0K	
Total	₹ 6.1L	₹ 14.5K	₹ 4.5K to ₹ 12.2K	₹ 0.0K to ₹ 0.1K	

- Your EMI Burden Ratio (EMI by gross monthly income) is very high at 20%.
- Consider bringing down your liabilities and EMI to our suggested range.

Disclaimer: Numbers may not add up due to rounding.

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	₹ 1,35,00,000	-
Policies to be continued (0)	-	-	Existing Cover	-	-
Policies to be surrendered / stopped (0)	-	-	Additional Cover recommended	₹ 1,35,00,000	₹ 11,383

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

₹ 11,383

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.

Tax Liability & Potential Savings

Financial Year April 2025 - March 2026

Tax Comparison	New Regime (Opted)	Old Regime
	RECOMMENDED	
Deductions	₹ 0	₹ 0
Taxable Income	₹ 7,26,000	₹ 7,51,000
Total Tax Payable	₹ 0	₹ 65,208

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.

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.

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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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