

Finance

Financial Wellness Plan

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17th 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	₹ 4.6L
Household & Lifestyle Expenses	₹ 2.7L
Tax Expenses	₹ 27.0K
EMIs	₹ 1.9L
Planned Investments	₹ 1.0L
Insurance Premium	₹ 0.0L
Surplus for the Period	₹ -1.3L

Emergency Planning

- Increase emergency corpus to ₹ 50,000

Test

Expense and Liability Management

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Next Consultation Agenda



Next Consultation meeting date

12th Nov, 2025

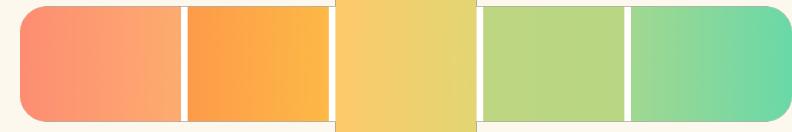
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Your Financial Profile

Financial Behaviour Score

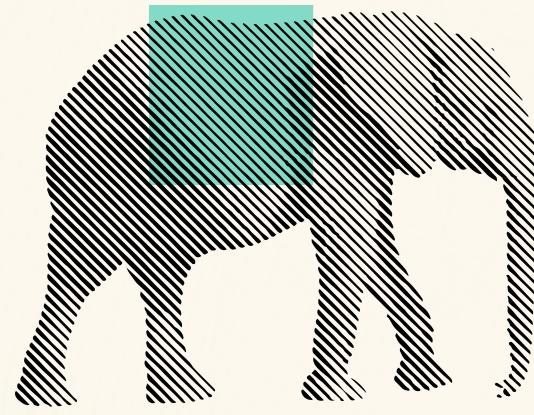
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0

100

MoneySign®



Virtuous Elephant

Your Risk Category :
Medium 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

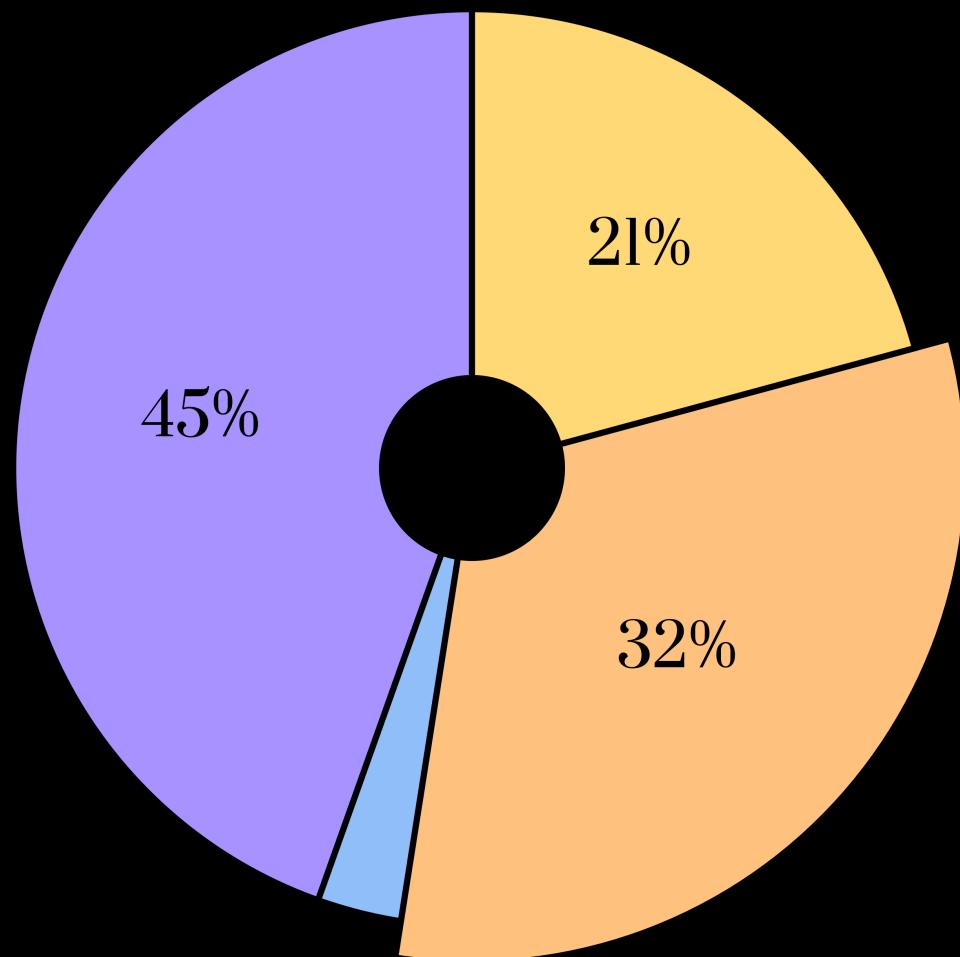
Your 1 View



Assets

As on 17th Dec 2025

Existing Assets: ₹ 25.3L

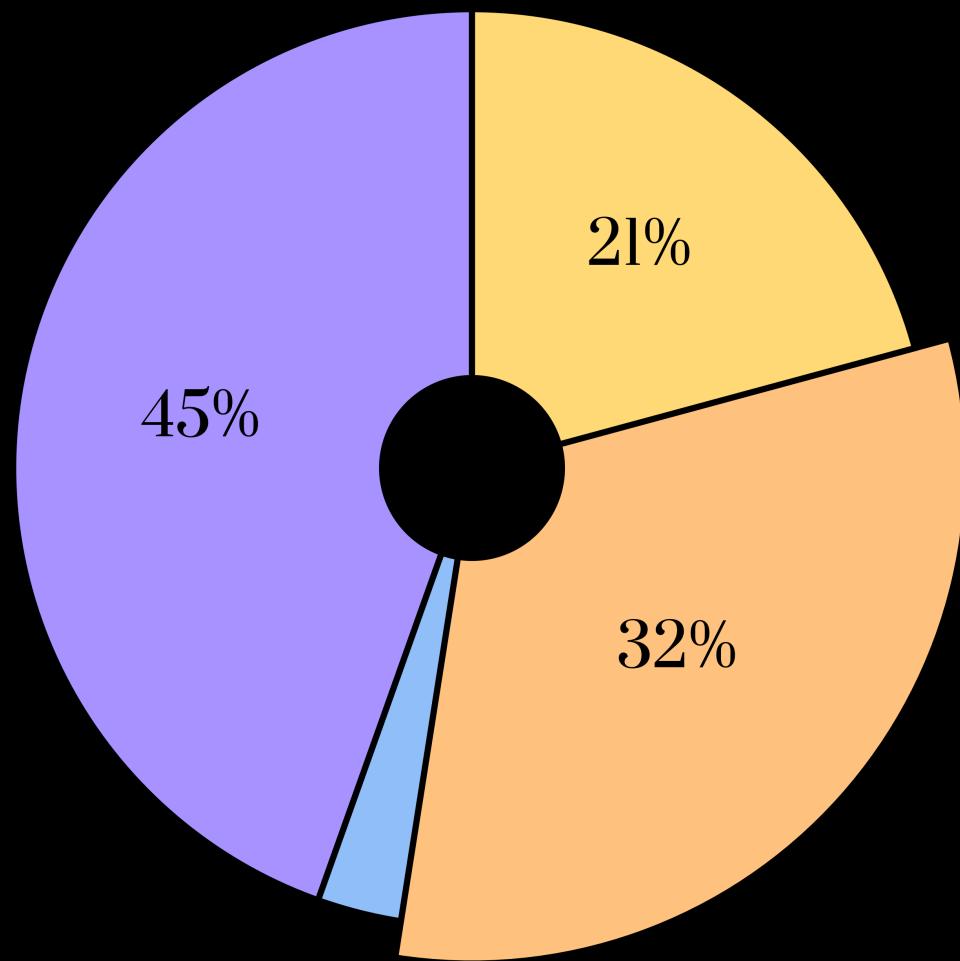


Asset	%	Asset Class	Market Value	Monthly Investment
Public Stock (India) 1	24%	Equity	₹ 6.0L	₹ 0.0K
Bank FD	20%	Debt	₹ 5.0L	₹ 0.0K
EPF	12%	Debt	₹ 3.0L	₹ 10.0K
Public Stock (India) 2	12%	Equity	₹ 3.0L	₹ 0.0K
Physical Gold	10%	Alternative Investment	₹ 2.5L	₹ 3.5K
Equity Funds	7%	Equity	₹ 1.8L	₹ 12.5K
Gold ETFs	6%	Alternative Investment	₹ 1.5L	₹ 2.3K
Sovereign Gold Bonds	5%	Alternative Investment	₹ 1.2L	₹ 5.7K

Assets

As on 17th Dec 2025

Existing Assets: ₹ 25.3L



Asset	%	Asset Class	Market Value	Monthly Investment
Equity ETFs	2%	Equity	₹ 50.0K	₹ 0.0K
REITs/InvITs 1	2%	Passive Income Assets	₹ 50.0K	₹ 0.0K
REITs/InvITs 2	1%	Passive Income Assets	₹ 30.0K	₹ 0.0K
Total			₹ 25.3L	₹ 34.0K

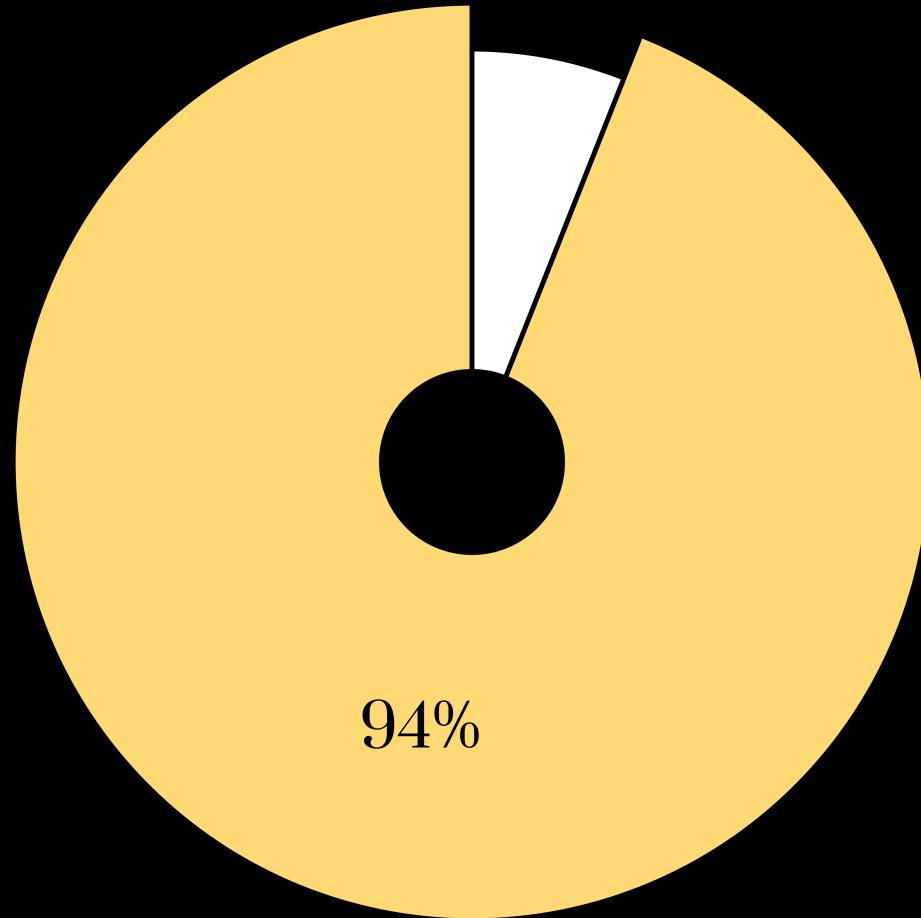
- Equity: 45%
- Real Estate: 0%
- Passive Income Assets: 3%
- Debt: 32%
- Alternative Investments: 21%

Liabilities

As on 17th Dec 2025

Existing Liabilities: ₹ 56.6L

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
Friend	Good	4	15	₹ 5.0L	₹ 0.0L	1%
Two Wheeler Loan	Bad	9	27	₹ 3.1L	₹ 12.0K	13%
Housing Loan	Good	5	235	₹ 48.4L	₹ 52.0K	8%
Total					₹ 56.6L	₹ 64.0K

- Good liabilities: 94%
- Bad liabilities: 6%

Your Financial Analysis

Emergency Planning

Emergency Funds

₹ 5.0L

Ideal: ₹ 9.2L

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

Health Insurance

₹ 0.0L

Ideal: ₹ 10.0L

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: ₹ 0.0L

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

211%

Ideal: 17.2% - 43.1%

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

12%

Ideal: Up to 3.3%

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

Expense-to-Income

64%

Ideal: Up to 43.7%

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

Good Liability Linked EMI-to-Income

34%

Ideal: 13.2% - 32.9%

Maintaining a high debt burden to save on debt interest may be counterproductive because it can result in liquidity problems.

Bad Liability Linked EMI-to-Income

8%

Ideal: Up to 12.2%

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

Investments-to-Income

22%

Ideal: 17.8% - 44.4%

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

Your Financial Analysis

Asset Allocation

Equity

45%

Ideal: 30.8% - 70.5%

Well-balanced equity investment strategy has the potential to generate higher returns with the right risk tolerance.

Real Estate

0%

Ideal: 29% - 54%

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

Passive Income Assets

3%

Ideal: 3.2% - 29.7%

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

Debt

32%

Ideal: 5.5% - 30.5%

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

Alternative Investments

21%

Ideal: Up to 29.9%

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: ₹ 81.9L

This includes total of your assets and liabilities.

Bureau Report Summary

Credit Score Analysis		
Your Credit Score	Our Evaluation	Comments
807	Outstanding	<ul style="list-style-type: none"> Congrats. You have an outstanding score and shows you have tremendous discipline.

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	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	₹ 53.4L	₹ 52.0K	₹ 4.3L to ₹ 10.9L	₹ 4.0K to ₹ 9.9K	
Bad	₹ 3.1L	₹ 12.0K	₹ 0.0L to ₹ 84.6K	₹ 0.0K to ₹ 1.8K	
Total	₹ 56.6L	₹ 64.0K	₹ 4.3L to ₹ 11.7L	₹ 4.0K to ₹ 11.7K	

- Your EMI Burden Ratio (EMI by gross monthly income) is very high at 42%.
- 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.

Your Coverage Status			Sufficiently Insured
Traditional Life Insurance	Sum Assured	Premium	
Total Policies (0)	-	-	Term Insurance
Policies to be continued (0)	-	-	
Policies to be surrendered / stopped (0)	-	-	

Impact in Premium

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

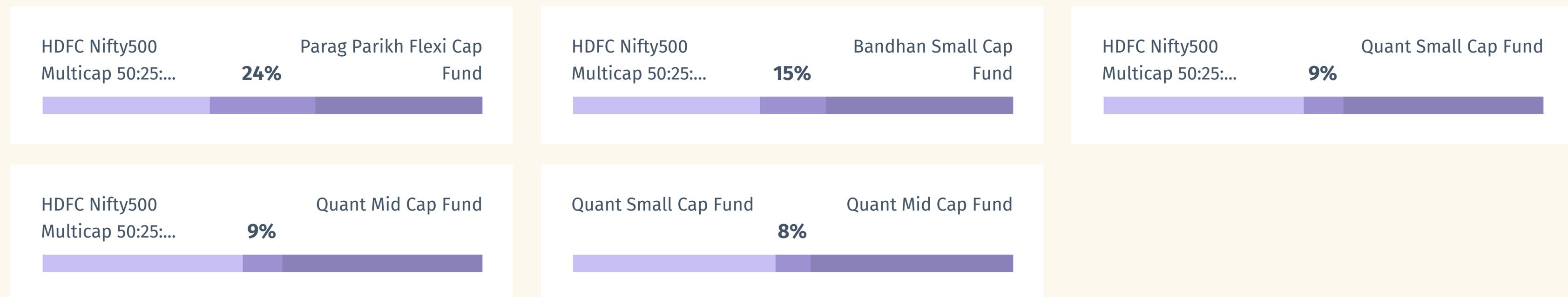
² Estimated using your age, gender, the above cover, and coverage until the age of 65 years, for an affordable policy. The exact premium may vary depending on other factors like policy tenure, cover amount, life insurer, etc.

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	
Quant Mid Cap Fund	Direct	Equity	Mid Cap Fund	₹ 1.2L	65	Medium	₹ 0.0K
Parag Parikh Flexi Cap Fund	Direct	Equity	Flexi Cap Fund	₹ 30.4K	83	High	₹ 0.0K
Quant Small Cap Fund	Direct	Equity	Small cap Fund	₹ 19.9K	69	Medium	₹ 0.0K
HDFC Nifty500 Multicap 50:25:25 Index Fund	Direct	Equity	Index Funds	₹ 5.2K	75	High	₹ 0.0K
Bandhan Small Cap Fund	Direct	Equity	Small cap Fund	₹ 1.5K	81	High	₹ 0.0K
Motilal Oswal Nifty India Defence Index Fund	Direct	Equity	Index Funds	₹ 1.0K	66	Medium	₹ 0.0K
Total				₹ 1.8L	69		₹ 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 Expense are estimates derived from the difference between expense ratios of regular and direct plans, and current value.

Mutual Fund Holdings Evaluation

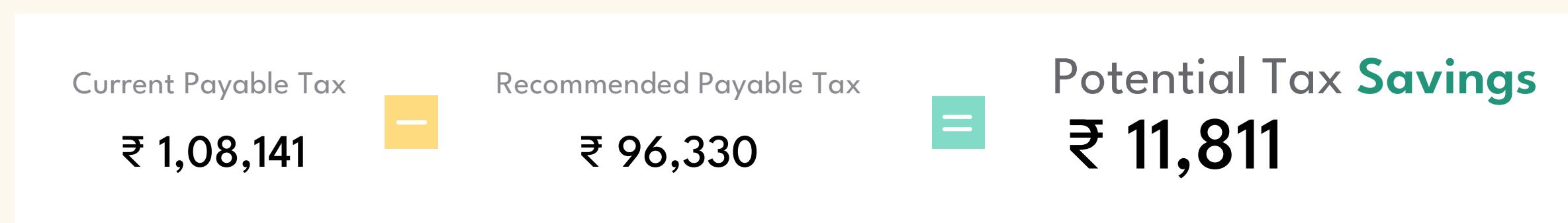
Comments

- 100% of your Mutual Fund investments are in Direct plans, which translates to lower expenses and higher returns.
- 21% 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	Current		After Planning	
	Old	OPTED	Old	RECOMMENDED
Tax Regime				New
Deductions	₹ 2,05,389	₹ 99,283	₹ 6,07,373	₹ 1,75,000
Taxable Income	₹ 14,12,111	₹ 14,93,217	₹ 10,10,127	₹ 14,17,500
Total Tax Payable	₹ 2,45,578	₹ 1,08,141	₹ 1,20,159	₹ 96,330



Recommended Tax Planning

New Regime

Deductions & Exemptions	Max. Deduction	Current Utilisation	Suggested Utilisation
Employer contribution to NPS Section 80CCD (2)	₹ 1,75,000	₹ 99,283	₹ 1,75,000 <small>Additional ₹ 75,717*</small>

Actions for this year

- You can opt for employer contribution, which is deductible up to 14% of your basic salary (around ₹ 1,75,000 for the remaining financial year). Employer contribution to NPS is also allowed as deduction in the New Tax regime.

Credit Card Evaluation

Axis Atlas Card

Annual fee

₹5,000 + GST

Best suited for

Grocery, Food and Dining, Shopping, Entertainment, Travel

Rewards convertibility

EDGE Miles conversion rate of 1 EDGE Miles = 2.00

Partner Miles (when transferred to Accor hotels, 1

Point = ₹1.00)

Rewards Points Redemption

Flights	₹ 0.00	Cashback	₹ 1.00
Vouchers	₹ 0.00	Air Miles	0.00
Product Purchase / Shopping	₹ 0.00	Hotels	₹ 1.80

Category

Travel	👍	Earn EDGE Miles at a rate of 5.0%
Shopping	👍	Earn EDGE Reward Points at a rate of 2.0% (10x on Pantaloons, 5x on Nykaa, Tata CLiQ, Croma)
Food and Dining	👍	Earn EDGE Miles at a rate of 2.0% (5x on Swiggy)
Grocery	👍	Earn EDGE Miles at a rate of 2.0%
Transportation	👎	Zero EDGE Miles
Luxury	👎	Zero golf rounds and zero lessons across golf courses
Entertainment	👍	Earn EDGE Miles at a rate of 2.0%

Complimentary Airport Lounge Access (Per year at participating lounges)

Domestic	👍	18 complimentary airport lounge access per year at participating lounges
International	👍	12 complimentary airport lounge access per year at participating lounges

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

Credit Card Evaluation

HDFC Infinia Metal Card

Annual fee

₹12,500 + GST

Best suited for

Grocery, Food and Dining, Shopping, Entertainment, Travel, Luxury

Rewards convertibility

Reward Points conversion rate of 1 RP = ₹ 1.00

Rewards Points Redemption

Flights	₹ 1.00	Cashback	₹ 0.30
Vouchers	₹ 0.50	Air Miles	1.00
Product Purchase / Shopping	₹ 1.00	Hotels	₹ 1.00

Category

Travel



Earn Reward Points at a rate of 3.3% (5x on flights, 10x on hotels, 3x on trains, 5x on redBus)

Shopping



Earn Reward Points at a rate of 3.3% (upto 10x on shopping via SmartBuy)

Food and Dining



Earn Reward Points at a rate of 3.3%

Grocery



Earn Reward Points at a rate of 3.3%

Transportation



Zero Reward Points

Luxury



Unlimited complimentary golf rounds and lessons

Entertainment



Earn Reward Points at a rate of 3.3%

Complimentary Airport Lounge Access (Per year at participating lounges)

Domestic



Unlimited complimentary airport lounge access per year at participating lounges

International



Unlimited complimentary airport lounge access per year at participating lounges

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

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

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

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