

arth-verse

Comprehensive Financial Health Report

Report Generated: January 14, 2026

Plan Type:

Individual Plan

Client Name: Test User

Client ID:

AV271676A7

Age: 30 years

Location:

Mumbai

■ Financial Health Score

80
out of 100

■ Excellent! Your financial health is strong. Keep up the great work!

Score Breakdown by Component

Component	Score	Status
Savings Rate	25/100	■■ Improve
Debt Management	16/100	■■ Improve
Emergency Fund	14/100	■■ Improve
Investment Portfolio	13/100	■■ Improve
Net Worth	15/100	■■ Improve
Asset Allocation	2/100	■■ Improve
Financial Habits	3/100	■■ Improve
Life Insurance	3/100	■■ Improve
Health Insurance	5/100	■■ Improve

■ Income Analysis

Source	Monthly Amount (₹)
--------	--------------------

Salary Income	■120,000.0
Rental Income	■25,000.0
Investment Returns	■0
Total Monthly Income	■145,000.0

■ Expense Analysis

Category	Monthly Amount (■)	% of Income
Rent/Housing	■35,000.0	24.0%
EMIs (Loans)	■28,000.0	19.0%
Groceries & Food	■12,000.0	8.0%
Utilities	■5,000.0	3.0%
Entertainment	■8,000.0	5.0%
Healthcare	■3,000.0	2.0%
Others	■0	0.0%
Total Monthly Expenses	■91,000.0	62.0%

Monthly Savings: ■54,000.0 (37.0% of income)

Annual Savings Potential: ■648,000.0

■ Net Worth Analysis

Assets

Asset Type	Value (■)
Real Estate	■8,500,000.0
Vehicles	■1,200,000.0
Investments (MF, Stocks)	■2,500,000.0
Savings & FDs	■800,000.0
Gold & Precious Metals	■500,000.0

Total Assets	■13,500,000.0
--------------	---------------

Liabilities

Liability Type	Outstanding (■)
Home Loan	■4,500,000.0
Car Loan	■0
Credit Card Outstanding	■50,000.0
Total Liabilities	■4,550,000.0

NET WORTH: ■8,950,000.0

■ Insurance Coverage Analysis

Insurance Type	Status	Coverage Amount	Recommendation
Life Insurance	■ Covered	■10,000,000.0	Adequate
Health Insurance	■ Covered	■500,000.0	Adequate
Vehicle Insurance	■ Covered	■1,200,000.0	✓ OK

■ Personalized Recommendations

- **Emergency Fund:** Build 6 months of expenses (■6,36,000) as emergency fund. Currently at 60% of target.
- **Increase SIP:** Consider increasing monthly SIP by ■10,000 to maximize long-term wealth creation.
- **Health Insurance:** Consider a super top-up health insurance of ■10 lakhs for comprehensive coverage.
- **Tax Planning:** Maximize Section 80C deductions. Consider ELSS funds for tax-efficient investing.
- **Debt Reduction:** Prioritize paying off high-interest credit card debt first.

■ 5-Year Financial Projection

Year	Projected Savings	Projected Net Worth	Wealth Growth
------	-------------------	---------------------	---------------

Year 1	■648,000.0	■9,598,000.0	+8%
Year 2	■712,800	■10,557,800	+10%
Year 3	■777,600	■11,782,900	+12%
Year 4	■842,400	■13,072,800	+14%
Year 5	■907,200	■14,427,500	+15%

*Projections based on 8% annual investment returns and 5% income growth

This report was generated by arth-verse.in

Report ID: RPT-20260114095200 | Generated on January 14, 2026

For support: support@arth-verse.in | www.arth-verse.in

Disclaimer: This report is for informational purposes only and does not constitute financial advice. Please consult a certified financial advisor for personalized recommendations.