

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 (₹)
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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
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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
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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*

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

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