

# AI Credit Planner: Financial Health Report

**Credit Score:** 637.3/900

**Financial Health Score:** 29/100 (Conservative)

**Trend Analysis:** Your loan amount increased by ₹7000 since last input.

**Debt Repayment Plan:** Debt Snowball

- Pay ₹333/month for 3 years to clear ₹12000.
- Tip: Focus on paying off smallest loans first for quick wins.

**Investment Suggestions:**

- Fixed Deposit: 6–7% p.a., invest ₹5,000/month for 3 years to generate ₹20,000 for debt repayment.
- Debt Mutual Fund: SBI Debt Hybrid Fund, 6–8% p.a., invest ₹3,000/month.

## Your Loan Trend:

