

AI Credit Planner: Financial Health Report

Credit Score: 647.0/900

Financial Health Score: 31/100 (Conservative)

Trend Analysis: Your loan amount increased by ₹80000 since last input.

Debt Repayment Plan: Debt Snowball

- Pay ₹2778/month for 3 years to clear ₹100000.
- 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:

