

Financial Plan

Name: Atharva Shirgaonkar

Age: 30

Family: Single; Children: 1; Other dependents: 0

Risk Profile: Conservative

Surplus Level: Low

Income & Savings Summary

- Income information provided in questionnaire.
- Expense data captured in questionnaire.
- Cashflow pattern cannot be inferred from uploaded statements.

Key Goals (Captured)

- Retirement | Horizon: 25 yrs | Target: Rs. 10000000

Analytical Dashboard

Metric	Result	Interpretation
Surplus Level	Low	Limited savings capacity; prioritize increasing systematic savings.
Insurance Coverage	Underinsured	Protection gap exists; increase term coverage to benchmark (~80% of income).
Debt Status	Moderate	Manageable leverage; monitor to avoid escalation.
Liquidity	Insufficient	Emergency reserves below 6 months; build liquid buffer.
Investment Health Score	Poor	Structure weak; raise savings rate and diversify holdings.

Flags (Attention Areas)

- ! Low Surplus: SavingRs. ***.Rs. ***% vs BenchmarkRs. ***%+
- ! Underinsured: Cover Rs.Rs. *** vs Required Rs.Rs. ***
- ! Insufficient Liquidity: Emergency fundRs. ***.Rs. *** months vs BenchmarkRs. ***+
- ! Score =Rs. ***.Rs. *** -> Poor: SavingRs. ***.Rs. ***% income

Recommendations

Risk Profile Based Advice

- Focus on debt-heavy allocation and low-volatility funds.

Insurance Improvement

- Buy term life insurance for 10-12x your income and add/increase health cover.
- Build a liquid buffer (cash/liquid funds) until 6 months of expenses are covered.

Debt Optimization

- Prioritize repaying unsecured debt.

Investment Health

- Increase your savings rate, exit unsuitable products, and diversify your portfolio.

General Planning

- Cut discretionary spending; automate an SIP.

Goal Mapping

Goal	Target Amount	Time Horizon	Suggested Strategy
Retirement	10000000	25	Growth-oriented (~70-80% equity) with periodic rebalancing

Summary & Disclaimers

- Risk Profile: Conservative
- Surplus Level: Low
- Insurance Status: Underinsured
- Debt Position: Moderate
- Liquidity: Insufficient
- IHS Band: Poor

Recommendation Categories

- Risk Profile Based Advice
- Insurance Improvement
- Debt Optimization
- Investment Health
- General Planning

Missing Documents

All core documents provided.

Disclaimers

- Indicative plan; not a legally binding advisory document.
- Market and regulatory changes can impact recommendations.
- Revisit annually or after major life events.