

## Customer Profile Document

This is **Mr. Arjun Sharma**, a 30-year-old self-employed professional from India. He is married and supports **two dependents**. His annual income is approximately **₹3.55 lakhs**, placing him in the **low salary bracket**. His monthly household expenses are around **₹11,063**, which have been increasing at an **average rate of 6.08%** per year. Arjun's savings rate is relatively low at **22.13%**, while he continues to manage a small **loan EMI obligation of ₹17,000**. His current net worth stands at **₹9.49 lakhs**, giving him a debt-to-income ratio of **0.37**. He maintains a **credit score of 794**, categorized as very good, and is classified as having a **high risk-taking ability**. Arjun has **3.2 years of investment experience** and a **financial knowledge score of 7.4/10**. However, his **past investment returns have been negative (-17.03%)**, likely due to volatile equity exposure. He generally prefers a **medium-term investment horizon**.

## Loan / Liability Summary

Arjun has a small liability portfolio. His monthly **loan EMI payment is ₹17,000**, though specific details of loan type are not recorded here. This remains active and is factored into his expense planning.

## Insurance Coverage Summary

Arjun maintains robust insurance protection relative to his income. He holds a **health insurance policy worth ₹99,600**, and a **life insurance cover of ₹42.64 lakhs**, which is nearly **120× his annual income**, placing him under the **“Both” category with High insurance times**. He also keeps an **emergency fund of ₹88,500**, primarily in savings and liquid instruments.

## Investment Product Sheet

Arjun's portfolio allocation demonstrates a strong tilt toward equities. His wealth is distributed as follows:

- **Real Estate:** 12.49%
- **Equity:** 55.62%
- **Debt:** 10.74%
- **Cash / Liquid:** 14.68%

- **Gold:** 6.47%

Currently, his main investment type is in **mutual funds**, though volatility has caused his portfolio to underperform. Despite his financial knowledge, Arjun's portfolio experienced losses due to **high exposure to equities during market downturns**.

## Financial Goal Templates

Arjun's **primary financial goal** is **retirement planning**, with a target corpus of **₹54.97 lakhs** to be accumulated over the next **14 years**.

## Macro & Risk Factors

Arjun's financial history shows moderate external impacts:

- **Pandemic Impact Factor:** -0.091 (minor negative effect on income stability)
- **War Impact Factor:** -0.016 (low exposure)
- **Inflation Rate at Investment Start:** 5.11%
- **GDP Growth Rate at Investment Start:** 6.04%
- **Market Volatility Index:** 26.3 (high volatility phase)

## Regulatory & Guidelines

Based on **SEBI's investor profiling**, Arjun is classified as a **High Risk Investor**, given his strong equity exposure and willingness to accept volatility. His life insurance cover far exceeds **IRDAI norms** ( $\geq 5 \times$  income), putting him in a safe bracket. For financial planning purposes, an **inflation range of 6–8%** should be applied to his retirement projections.