

TOTAL INCOME ₹1,110	TOTAL EXPENSES ₹26,862.75	NET SAVINGS ₹-25,752.75	SAVINGS RATE -2320.07%
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Spending Breakdown

Category	Transactions	Amount	% of Total
Uncategorized	69	₹26,862.75	100%

AI Insights & Recommendations

### Analysis

- **Significant Expense Outflow:** Your expenses significantly exceed your income, resulting in a substantial deficit; immediate action is needed to reduce spending or increase income.
- **Lack of Expense Categorization:** All expenses are uncategorized, making it impossible to identify specific areas for potential savings; implement a system for tracking and categorizing all expenditures.
- **Negative Savings Rate:** Your savings rate is deeply negative, indicating you are spending far more than you earn; prioritize creating a budget and adhering to it to achieve a positive savings rate.
- **Income vs. Expense Discrepancy:** There is a significant gap between your income and expenses, highlighting the urgent need to review your spending habits and identify areas for reduction.

### Recommendations

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- Your savings rate is deeply negative, indicating you are spending far more than you earn; prioritize creating a budget and adhering to it to achieve a positive savings rate.