

TOTAL INCOME

₹1,110

TOTAL EXPENSES

₹26,862.75

NET SAVINGS

₹-25,752.75

SAVINGS RATE

-2320.07%

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

- Your expenses significantly exceed your income, resulting in a substantial deficit; immediate action is needed to reduce spending or increase income.
- All expenses are uncategorized, making it impossible to identify specific areas for potential savings; implement a system for tracking and categorizing all expenditures.
- 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.

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