

# Financial Insights Report

Generated for viral ajudia • 12/11/2025 - 30/11/2025

RupeeRev

TOTAL INCOME

₹1,112

TOTAL EXPENSES

₹10,519.65

SAVINGS

₹-9,407.65

## Spending Twins™ Projection

### ✓ Good You

Exps: ₹9,468  
Surplus: ₹-8,356

#### FUTURE NET WORTH

1Y: ₹-1,00,268  
3Y: ₹-3,00,805  
5Y: ₹-5,01,341

### 📊 Current You

Exps: ₹10,520  
Surplus: ₹-9,408

#### FUTURE NET WORTH

1Y: ₹-1,12,892  
3Y: ₹-3,38,675  
5Y: ₹-5,64,459

### ⚠️ Bad You

Exps: ₹11,572  
Surplus: ₹-10,460

#### FUTURE NET WORTH

1Y: ₹-1,25,515  
3Y: ₹-3,76,546  
5Y: ₹-6,27,577

\* "Good You" spends 10% less. "Bad You" spends 10% more. Projections are linear estimates.

## AI Insights

### Financial Insight

Your total spending of ₹33,639.65 over the last 90 days significantly outweighs your income of ₹1,112.00, resulting in a net saving of -₹32,527.65.

### Financial Insight

The 'Uncategorized' spending category is your largest expense at ₹28,338.40, representing a substantial portion of your total outflow.

### Financial Insight

Despite a decreasing trend, 'Uncategorized' transactions account for 84.3% of your total spending.

### Financial Insight

Food & Dining is your second-highest spending category at ₹1,260.85, with 43 transactions, indicating frequent small purchases.

Financial Insight

Your income of ₹1,112.00 over 90 days averages to approximately ₹370.67 per month, which is extremely low compared to your spending.

Financial Insight

You have identified no recurring income or expenses, which may lead to a lack of structured financial planning.

Financial Insight

The recurring bill for Harsh Upadhyay at ₹105 every 21 days amounts to approximately ₹157.50 per month, and Bhat Ashish Jivraj at ₹150 every 29 days amounts to approximately ₹155.17 per month.

Financial Insight

Your savings rate of -2925.1% highlights a critical need to address your spending habits and increase income.

Financial Insight

Travel expenses, though decreasing, still represent ₹1,813.60 over the period.

Financial Insight

The majority of your transactions are small, frequent purchases, particularly in 'Food & Dining' and 'Uncategorized'.

Spending Breakdown

Category	Amount	%
Uncategorized	₹10,519.65	100%