PERSONAL FINANCIAL PLANNING REPORT

Your Complete Financial Blueprint

Cash Flow · Investments · Goals · SIP Action Plan · Insurance

PREPARED FOR

Test - Personal Plan

27 February 2026 · Personal Financial Plan

FINANCIAL HEALTH

100

Healthy

out of 100

Savings Rate	**59.3%**
SIP Coverage	**100%**
Emergency Fund	**21.0 m**

MONTHLY INFLOW	MONTHLY SURPLUS	TOTAL GOAL GAP	ADD. SIP NEEDED
₹1.38L	**₹81.5K**	**₹0**	**₹0**
	59.3% savings rate	4 goals tracked	per month

EXECUTIVE SNAPSHOT

MONTHLY INFLOWS
₹1,37,500.00
₹1.38L

MONTHLY OUTFLOWS
₹56,000.00
₹56K

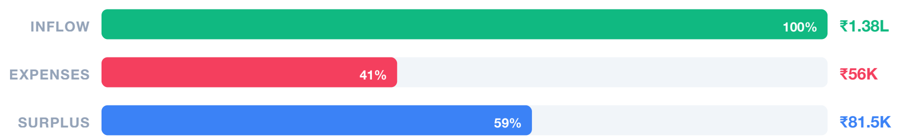
MONTHLY SURPLUS
₹81,500.00
₹81.5K

NET INVESTMENTS
₹61,07,000.00
₹61.07L

TOTAL GOAL GAP
₹0.00
₹0

ADDITIONAL SIP / MONTH
₹0.00
₹0

MONTHLY CASH FLOW BREAKDOWN



Cash Flow Analysis

Monthly income sources, expenses, and surplus

Income Sources

SOURCE	MONTHLY AMOUNT
No income entries.	
Total	**₹1,37,500.00**

Expense Breakdown

CATEGORY	MONTHLY AMOUNT
No expense entries.	
Total	**₹56,000.00**

MONTHLY SURPLUS

₹81,500.00

₹81.5K

SAVINGS RATE

59.3%

Investment Portfolio & Goals

Assets, allocation, liabilities, and financial goal tracking

Test - Personal Plan
27 February 2026

TOTAL ASSETS
₹99,67,000.00
₹99.67L

LIABILITIES
₹38,60,000.00
₹38.60L

NET INVESTMENTS
₹61,07,000.00
₹61.07L

Asset Allocation

HOLDINGS BREAKDOWN

ILLIQUID · ₹87.90L (88%)

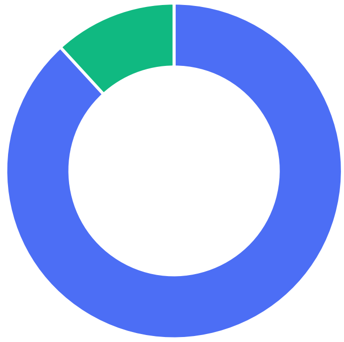
TYPE	NAME	CURRENT VALUE
Home	Apartment – Koramanga…	₹82,00,000.00
EPF/PPF	EPF Corpus	₹3,80,000.00
EPF/PPF	PPF Account	₹2,10,000.00
Illiquid Subtotal		**₹87,90,000.00**

LIQUID · ₹11.77L (12%)

TYPE	NAME	CURRENT VALUE
MFs	Parag Parikh Flexi Cap	₹3,42,000.00
MFs	Quant Mid Cap Fund	₹1,96,000.00
MFs	Axis Bluechip Fund	₹2,38,000.00
FDs	HDFC Bank FD – 2yr	₹2,21,000.00
Bank Cash	Savings Account	₹1,80,000.00
Liquid Subtotal		**₹11,77,000.00**

LIABILITIES

TYPE	NAME	OUTSTANDING	EMI/M
Home Loan	HDFC Home Loan	₹34,00,000.00	₹32,000.00
Car Loan	SBI Car Loan	₹4,60,000.00	₹10,500.00
Liabilities Total		**₹38,60,000.00**	**₹42,500.00**



Illiquid	**₹87.90L**
Liquid	**₹11.77L**

Total Assets	**₹99,67,000.00**
Liabilities	**₹38,60,000.00**
Net Worth	**₹61,07,000.00**

TOTAL GOALS
4

TOTAL GOAL GAP
₹0.00
₹0

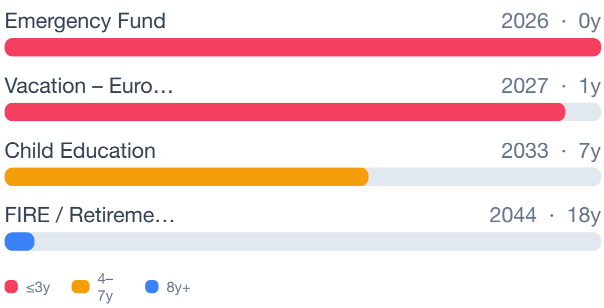
GOALS FULLY FUNDED
0
/ 4 · 0%

Goal Details

GOAL	YEAR	LEFT	COST TODAY	INFL%	GAP
Emergency Fund	2026	0y	₹6,00,000.00	0%	**₹4,20,000.00**
Vacation – Europe	2027	1y	₹6,00,000.00	6%	**₹5,51,200.00**
Child Education	2033	7y	₹20,00,000.00	8%	**₹32,21,989.63**
FIRE / Retirement	2044	18y	₹60,00,000.00	7%	**₹2,02,79,593.65**

Goal Urgency

Wider bar = more urgent (less time left)



SIP Plan, Health & Recommendations

Goal-wise SIP plan, financial health score, and priority action items

EXISTING SIPS
₹25,000.00
₹25K

ADDITIONAL NEEDED
₹0.00
₹0

SURPLUS COVERS?
Yes
(100%)

SIP Coverage Overview

100%

Existing: ₹25,000.00

Additional: ₹0.00

Your Running SIPs

CATEGORY	FUND / SIP NAME	AMOUNT/M
Flexi Cap	Parag Parikh Flexi …	₹10,000.00
Mid Cap	Quant Mid Cap Fund	₹5,000.00
Large Cap	Axis Bluechip Fund	₹7,000.00
Balanced Advantage	HDFC Balanced Advan…	₹3,000.00
Total		**₹25,000.00**

Financial Health Score

FINANCIAL HEALTH
Healthy
100/100

Savings Rate	**59.3%**
SIP Coverage	**100%**
Emergency Fund	**21.0 months**

AI Actions

HIGH **Urgent Goals**
Emergency Fund, Vacation – Eur — within 3y. Use conservative instruments.

MEDIUM **Monitor Liabilities**
Liabilities are 39% of assets. Limit fresh borrowing.

MEDIUM **Tax Optimization**
Review ELSS, NPS Tier-1, PPF against 80C/80CCD limits.

LOW **Annual Review**
Revisit plan every 12 months. Adjust for any life changes.

LOW **Emergency Fund OK**
Liquid assets cover 21.0 months. Well-prepared.

LOW **Strong Cash Position**
Savings rate 59.3% is healthy. Channel surplus into goal-based SIPs.

Insurance Planning

Life, health & critical illness cover — recommended cover based on your profile

Recommended Cover Amounts

LIFE / TERM COVER
₹2.37Cr
12× annual income + loans

HEALTH / MEDICLAIM COVER
₹25L
Metro baseline · 2 members

CRITICAL ILLNESS COVER
₹82.50L
5× annual income

Calculation Basis

TERM LIFE
Annual Income **₹16.50L**
Multiplier **12×**
Outstanding Loans **₹38,60,000.00**
Recommended **₹2,36,60,000.00**

HEALTH COVER
Base Cover **₹25L (metro)**
Members **2 (default)**
Update in workspace for custom
Recommended **₹25,00,000.00**

CRITICAL ILLNESS
Annual Income **₹16.50L**
Multiplier **5×**
Covers 30–40 critical conditions
Recommended **₹82,50,000.00**

ℹ **Coverage gap analysis requires your existing policy details.** Open the **Insurance Planning** tab in the workspace, enter your current life, health and CI cover amounts to see exact coverage gaps and gauge analysis.

Coverage Essentials

Term Life Cover

Buy pure term (no endowment/ULIP) for maximum cover at lowest premium. Cover should replace 10–12× annual income and clear outstanding loans. Review every 5 years.

Health Cover

Minimum ₹10L individual / ₹25L family floater. Add a super top-up for cost-effective additional cover. Check waiting periods for pre-existing conditions before buying.

⚕ Critical Illness

Pays lump sum on diagnosis of cancer, heart attack, stroke (30–40 conditions). Helps replace lost income during treatment. Buy early for lower premiums and fewer exclusions.

Annual Review

Review cover after major life events (marriage, child, new loan, salary hike). Keep nominations updated. Store policy documents and claim contact details in a secure shared location.