

## Personal Financial Plan - Case Study (01-Apr-2026)



Natasha aged 39 is an Architect and started her own practice 1 year back.

Her income is uneven but, on an average, she makes ₹18 Lakhs per annum.

Kevin aged 12 studying in standard 6.

Ashwini aged 8 studying in standard 2.

Harshit Pradhan, aged 40 years, lives in Delhi and works in a Chief Marketing Officer (CMO) in a MNC company. He lives along with his wife Natasha, 2 kids named Kevin and Ashwini.

Harshit currently lives in an owned apartment. He earns ₹6.50 L per month in hand and annual bonus of ₹30 Lakhs (net of taxes).



Harshit's Father, Rajendra aged 76 years and Mother, Amita aged 69 years live in Noida and are not dependent on him. They have adequate health Insurance. Also, Natasha's parents are not dependent on them.



Sr. No.	Family Expenses	Amount (in today's term)
1	Living Cost	₹2 Lakh p.m
2	School fees for Kids	₹1 Lakh p.m for each kid to be paid till the age of 18
3	EMI - Home Loan (15 years remaining)	₹2 Lakhs p.m
4	Annual Travel (till life)	₹30 Lakh per annum
5	Festivals, Gifts & Electronics (till retirement)	₹10 Lakh per annum



Sr. No.	Assets	Investor	Amount
1	Residential Flat in Delhi (Home)	Harshit	₹2.5 Crore
2	Gold / Jewellery (Personal)	Natasha	₹50 Lakh
3	3 BHK Flat at Noida (Investment Property). Also earns rent of 60,000 p.m. with 3% p.a. increment (all figures are net of taxes)	Harshit and Natasha	₹4 Crore
4	FD	Harshit	₹30 Lakh
5	PPF of Kevin (Maturing in 2034)	Harshit	₹18 Lakh
6	PPF of Ashwini (Maturing in 2038)	Natasha	₹12 Lakh
7	EPF (Employer & Employee Contribution- ₹75k p.m.)	Harshit	₹45 Lakh
8	Equity Shares (30 shares): <ul style="list-style-type: none"> <li>• Top 5 shares consist of 45% of the share portfolio.</li> <li>• Highest valued single share consists of 14% of the share portfolio.</li> </ul>	Harshit	₹3 Crore
9	Mutual Funds: (12 Equity MF schemes)	Natasha	₹1 Crore



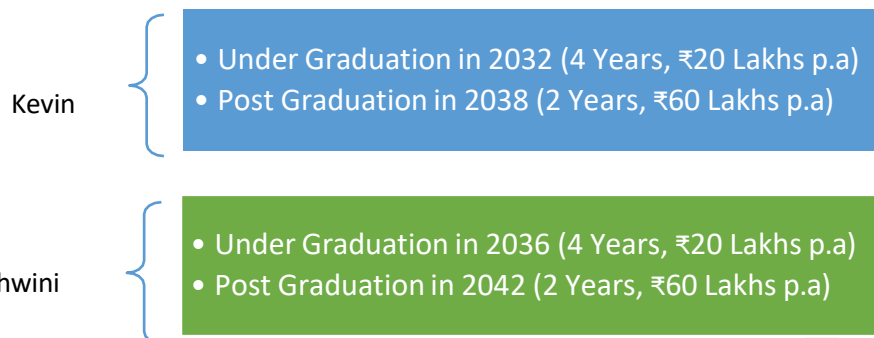
Liability				
Liability Name	Outstanding Balance appx.	Remaining Tenure	Interest Rate	EMI
Home Loan	₹ 2 crores	15 Years	8.50%	₹ 2,00,000



**Family goals are as follows in order of priority:**

**1. Kids' education:**

Harshit would like to plan for under graduation for both the kids in India, current cost of which is ₹20 Lakhs p.a for 4 years, starting from the age 18. He would like to provide for post-graduation abroad preferably in USA which will cost 60 Lakhs p.a for 2 years for Kevin and Ashwini after taking 2 year of work experience after graduation.



**2. Retirement:**

Harshit would like to retire at the age of 60 and Natasha would also retire in the same year as Harshit. Apart from current expenses of ₹2 Lakhs p.m, he would like to provide ₹50,000 p.m for non-reimbursable medical expenditure and ₹30 Lakhs p.a for travel and social expenditure, total expenses comes to ₹60 Lakhs annually.



**3. Vacation Planning:**

Harshit would like to go on vacation trips locally / globally every year with budget of ₹30 lacs p.a. in today's money terms till life.



**4. Car purchase:**

Harshit would like to buy a Car / SUV in 2030 for ₹15 lacs in today's cost and replace it in every 10 years till 2060 (4 times buying)



**5. Kid's Marriage:**

Harshit would like to plan for Marriage of both the kids when they turn 27 years of age and he would like to provide 50 Lakhs for the same in today's cost for each kid.



**6. Start Up (Agri Tourism):**

Harshit would like to start Agri Tourism in 2046 which will cost him ₹2.50 Crore today.

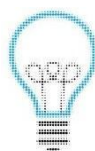


**Insurance Updates:**

Harshit has taken following risk covers. He has a term insurance for ₹3.50 Crore S.A. (premium ₹50k p.a.) and floater medical insurance covering himself, spouse and kids for S.A. ₹50 Lakhs (premium ₹42k p.a.)

**Risk Profile:**

Basis the risk profiling test conducted, the family risk appetite is **"Moderately Aggressive"**.



**ASSUMPTION**

Plan Assumptions:		Assumed Asset Allocation				
	Assumed Returns	Debt	Equity	Int'l Equity	Gold	Real Estate
General Inflation	6%					
Inflation for Retirement	6%					
Inflation for Marriage, Travelling, Real Estate	8%					
Inflation for Education	10%					
Returns - PPF	7%	100%				
Returns – EPF	8%	100%				
Portfolio Returns – NPS	9%	50%	50%			
Portfolio Returns – Liquid /Arbitrage MF	5%	100%				
Portfolio Returns – Debt MF	5%	100%				
Portfolio Returns – Real Estate / REIT	6%					100%
Portfolio Returns - Equity Savings / Conservative Hybrid	8%	70%	30%			
Portfolio Returns - BAF / Aggressive Hybrid MF	11%	30%	70%			
Portfolio Returns – Parag Parikh Flexi Cap Fund	11%		70%	30%		
Portfolio Returns – Multi Asset Aggressive	11%	20%	50%	20%	10%	
Portfolio Returns – Multi Asset Conservative	8%	50%	30%	10%	10%	
Portfolio Returns – Equity MF / PMS / Direct Equity	11%		100%			
Portfolio Returns – International Equity	11%			100%		
Portfolio Returns – Gold	11%				100%	

- All returns are assumed as net of Indian Income tax.
- For easy of understanding the financial plan, the tax impact on sale of assets (property, equity , mutual funds etc) can be ignored.