

## SIP Proposal For Mr. Raj Basu

Target Amount	₹ 2,00,00,000
SIP Period	20 Years
Step-Up % Every Year	5.00 %

### Monthly SIP Required

Mode	Scenario 1 @ 10.00 %	Scenario 2 @ 12.00 %
Normal SIP	₹ 27,625	₹ 21,743
Step-Up SIP	₹ 19,417	₹ 15,682

### Total Investment

Mode	Scenario 1 @ 10.00 %	Scenario 2 @ 12.00 %
Normal SIP	₹ 66,29,956	₹ 52,18,200
Step-Up SIP	₹ 77,04,673	₹ 62,22,363

\* Mutual fund investments are subject to market risks, read all scheme related documents carefully. Returns are not guaranteed. The above is for illustration purpose only.

## Normal SIP Year-Wise Projected Value

Year	Scenario 1 @ 10.00 %		Scenario 2 @ 12.00 %	
	Annual Investment	Year End Value	Annual Investment	Year End Value
1	₹ 3,31,498	₹ 3,49,192	₹ 2,60,910	₹ 2,77,576
2	₹ 3,31,498	₹ 7,33,304	₹ 2,60,910	₹ 5,88,460
3	₹ 3,31,498	₹ 11,55,827	₹ 2,60,910	₹ 9,36,651
4	₹ 3,31,498	₹ 16,20,602	₹ 2,60,910	₹ 13,26,625
5	₹ 3,31,498	₹ 21,31,855	₹ 2,60,910	₹ 17,63,395
6	₹ 3,31,498	₹ 26,94,233	₹ 2,60,910	₹ 22,52,578
7	₹ 3,31,498	₹ 33,12,849	₹ 2,60,910	₹ 28,00,463
8	₹ 3,31,498	₹ 39,93,326	₹ 2,60,910	₹ 34,14,095
9	₹ 3,31,498	₹ 47,41,851	₹ 2,60,910	₹ 41,01,362
10	₹ 3,31,498	₹ 55,65,229	₹ 2,60,910	₹ 48,71,101
11	₹ 3,31,498	₹ 64,70,944	₹ 2,60,910	₹ 57,33,208
12	₹ 3,31,498	₹ 74,67,231	₹ 2,60,910	₹ 66,98,769
13	₹ 3,31,498	₹ 85,63,147	₹ 2,60,910	₹ 77,80,197
14	₹ 3,31,498	₹ 97,68,654	₹ 2,60,910	₹ 89,91,396
15	₹ 3,31,498	₹ 1,10,94,712	₹ 2,60,910	₹ 1,03,47,939
16	₹ 3,31,498	₹ 1,25,53,376	₹ 2,60,910	₹ 1,18,67,267
17	₹ 3,31,498	₹ 1,41,57,906	₹ 2,60,910	₹ 1,35,68,915
18	₹ 3,31,498	₹ 1,59,22,889	₹ 2,60,910	₹ 1,54,74,761
19	₹ 3,31,498	₹ 1,78,64,370	₹ 2,60,910	₹ 1,76,09,307
20	₹ 3,31,498	₹ 2,00,00,000	₹ 2,60,910	₹ 2,00,00,000

\*The above chart is approximate and for illustration purpose only

## Step - Up SIP Year-Wise Projected Value

Year	Scenario 1 @ 10.00 %		Scenario 2 @ 12.00 %	
	Annual Investment	Year End Value	Annual Investment	Year End Value
1	₹ 2,33,009	₹ 2,45,447	₹ 1,88,180	₹ 2,00,200
2	₹ 2,44,660	₹ 5,27,711	₹ 1,97,589	₹ 4,34,435
3	₹ 2,56,893	₹ 8,51,087	₹ 2,07,469	₹ 7,07,288
4	₹ 2,69,737	₹ 12,20,331	₹ 2,17,842	₹ 10,23,919
5	₹ 2,83,224	₹ 16,40,706	₹ 2,28,734	₹ 13,90,134
6	₹ 2,97,385	₹ 21,18,036	₹ 2,40,171	₹ 18,12,462
7	₹ 3,12,255	₹ 26,58,762	₹ 2,52,180	₹ 22,98,245
8	₹ 3,27,867	₹ 32,70,006	₹ 2,64,789	₹ 28,55,737
9	₹ 3,44,261	₹ 39,59,644	₹ 2,78,028	₹ 34,94,212
10	₹ 3,61,474	₹ 47,36,377	₹ 2,91,929	₹ 42,24,094
11	₹ 3,79,548	₹ 56,09,821	₹ 3,06,526	₹ 50,57,091
12	₹ 3,98,525	₹ 65,90,601	₹ 3,21,852	₹ 60,06,352
13	₹ 4,18,451	₹ 76,90,448	₹ 3,37,945	₹ 70,86,646
14	₹ 4,39,374	₹ 89,22,320	₹ 3,54,842	₹ 83,14,551
15	₹ 4,61,342	₹ 1,03,00,520	₹ 3,72,584	₹ 97,08,680
16	₹ 4,84,409	₹ 1,18,40,838	₹ 3,91,213	₹ 1,12,89,923
17	₹ 5,08,630	₹ 1,35,60,701	₹ 4,10,774	₹ 1,30,81,726
18	₹ 5,34,061	₹ 1,54,79,340	₹ 4,31,313	₹ 1,51,10,396
19	₹ 5,60,765	₹ 1,76,17,971	₹ 4,52,878	₹ 1,74,05,450
20	₹ 5,88,803	₹ 2,00,00,000	₹ 4,75,522	₹ 2,00,00,000

\*The above chart is approximate and for illustration purpose only