

STP Investment Planning

Target Amount	₹ 3,00,00,000	
Monthly Transfer Mode	1.00 % of Initial Investment	
Period	20 Years	
Expected Rate of Return	Debt Fund	7.00 %
	Equity Fund	12.00 %

Initial Investment Required

₹ 39,25,125

Expected Future Value

Debt Fund Value	₹ 53,172
Equity Fund Value	₹ 2,99,46,828
Total Fund Value	₹ 3,00,00,000
Annualised Returns	10.70 %

* 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.

Projected Annual Investment Value

Year	Debt Fund Value at the beginning of year	Transfer to Equity every year	Equity Fund Value at the beginning of year	Equity Fund Value at the end of year	Total Value at the end of year (Debt+Equity)	IRR
1	₹ 39,25,125	₹ 4,71,015	₹ 0	₹ 4,96,391	₹ 42,10,333	7.27 %
2	₹ 37,13,942	₹ 4,71,015	₹ 4,96,391	₹ 10,52,349	₹ 45,40,324	7.55 %
3	₹ 34,87,976	₹ 4,71,015	₹ 10,52,349	₹ 16,75,021	₹ 49,21,213	7.83 %
4	₹ 32,46,192	₹ 4,71,015	₹ 16,75,021	₹ 23,72,415	₹ 53,59,898	8.10 %
5	₹ 29,87,483	₹ 4,71,015	₹ 23,72,415	₹ 31,53,496	₹ 58,64,160	8.36 %
6	₹ 27,10,665	₹ 4,71,015	₹ 31,53,496	₹ 40,28,306	₹ 64,42,775	8.61 %
7	₹ 24,14,469	₹ 4,71,015	₹ 40,28,306	₹ 50,08,094	₹ 71,05,633	8.85 %
8	₹ 20,97,540	₹ 4,71,015	₹ 50,08,094	₹ 61,05,456	₹ 78,63,881	9.07 %
9	₹ 17,58,425	₹ 4,71,015	₹ 61,05,456	₹ 73,34,501	₹ 87,30,074	9.29 %
10	₹ 13,95,573	₹ 4,71,015	₹ 73,34,501	₹ 87,11,032	₹ 97,18,353	9.49 %
11	₹ 10,07,321	₹ 4,71,015	₹ 87,11,032	₹ 1,02,52,747	₹ 1,08,44,638	9.68 %
12	₹ 5,91,891	₹ 4,71,015	₹ 1,02,52,747	₹ 1,19,79,468	₹ 1,21,26,849	9.86 %
13	₹ 1,47,381	₹ 1,17,754	₹ 1,19,79,468	₹ 1,35,46,424	₹ 1,35,79,537	10.02 %
14	₹ 33,113	₹ 0	₹ 1,35,46,424	₹ 1,51,71,995	₹ 1,52,07,426	10.16 %
15	₹ 35,431	₹ 0	₹ 1,51,71,995	₹ 1,69,92,634	₹ 1,70,30,545	10.28 %
16	₹ 37,911	₹ 0	₹ 1,69,92,634	₹ 1,90,31,751	₹ 1,90,72,315	10.38 %
17	₹ 40,565	₹ 0	₹ 1,90,31,751	₹ 2,13,15,561	₹ 2,13,58,965	10.48 %
18	₹ 43,404	₹ 0	₹ 2,13,15,561	₹ 2,38,73,428	₹ 2,39,19,870	10.56 %
19	₹ 46,443	₹ 0	₹ 2,38,73,428	₹ 2,67,38,239	₹ 2,67,87,933	10.64 %
20	₹ 49,694	₹ 0	₹ 2,67,38,239	₹ 2,99,46,828	₹ 3,00,00,000	10.70 %

*Returns are not guaranteed. The above is for illustration purpose only.

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