The Golden Rule of 20s : SIP 5000

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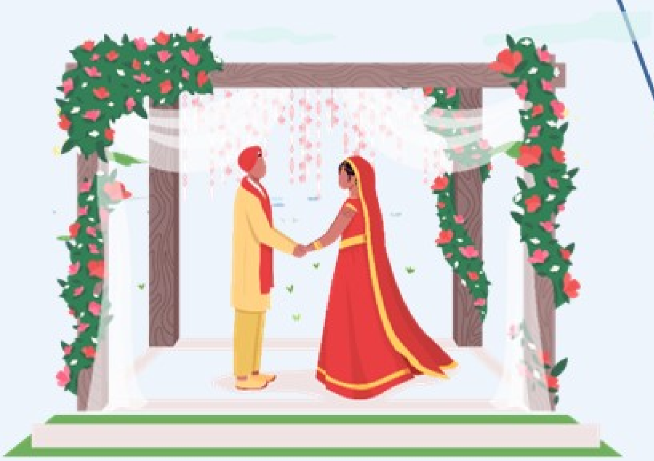
3 Major

Goals for child

Child's Graduation

Securing Child's Future

Child's Post Graduation



Marriage Fund

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Aim to secure

Your Child's future

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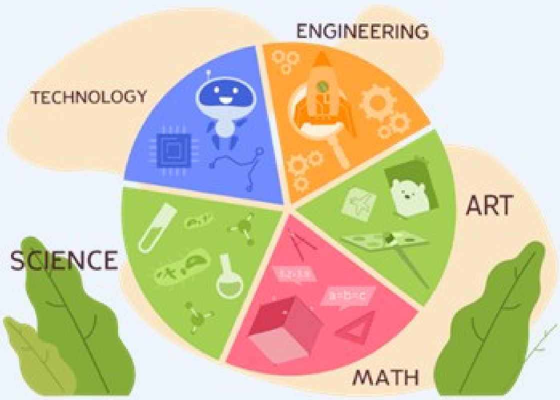
Future value of

Higher Education Cost



Assuming that the kid's current age is 3 years and he will need money for higher education at the age of 15 years.

Inflation of 8% per annum is considered in education cost for calculation.

Degree	Today	Tomorrow
MBA	₹ 10,00,000	₹ 31,72,169
Doctor	₹ 50,00,000	₹ 1,58,60,846
Engineer	₹ 15,00,000	₹ 47,58,254

*Calculation is only for the illustrative purposes. The cost may vary depending on the college or institute.

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Plan your child's future with

Systematic Investment Plan

If you wish to accumulate Rs. 50 Lacs by the time your kid attains the age of 18 years, your monthly investment required will depend mainly on when exactly you start investing.

Target Amount	Age of child while starting the SIP				
	3	5	7	9	11
	SIP Required for achieving Goal				
₹ 10,00,000	₹ 847	₹ 1,087	₹ 1,405	₹ 1,832	₹ 2,418
₹ 20,00,000	₹ 1,694	₹ 2,174	₹ 2,810	₹ 3,664	₹ 4,836
₹ 30,00,000	₹ 3,387	₹ 4,349	₹ 5,620	₹ 7,329	₹ 9,673
₹ 40,00,000	₹ 6,774	₹ 8,697	₹ 11,240	₹ 14,657	₹ 19,345
₹ 50,00,000	₹ 13,549	₹ 17,394	₹ 22,480	₹ 29,314	₹ 38,690

*The rate of return is assumed 12% CAGR for the purpose of above calculation and is only for the illustrative purposes.

Conclusion is based on above is very simple. Sooner you start investing, easier it would be for you to achieve the Higher Education amount required for the dream wedding of your kids.

Have you started your SIP for your Kids?

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Plan your kid's marriage with
Systematic Investment Plan

If you wish to accumulate Rs. 50 Lacs by the time your kid attains the age of 25 years, your monthly investment required will depend mainly on when exactly you start investing.

Target Amount	Age of child while starting the SIP				
	3	5	7	15	20
	SIP Required for achieving Goal				
₹ 10,00,000	₹ 847	₹ 1,087	₹ 1,405	₹ 4,464	₹ 12,330
₹ 20,00,000	₹ 1,694	₹ 2,174	₹ 2,810	₹ 8,927	₹ 24,660
₹ 50,00,000	₹ 4,234	₹ 5,436	₹ 7,025	₹ 22,318	₹ 61,650
₹ 75,00,000	₹ 6,563	₹ 8,425	₹ 10,889	₹ 34,593	₹ 95,557
₹ 1,00,00,000	₹ 8,468	₹ 10,871	₹ 14,050	₹ 44,636	₹ 1,23,299

*The rate of return is assumed 12% CAGR for the purpose of above calculation and is only for the illustrative purposes.

Conclusion is based on above is very simple. Sooner you start investing, easier it would be for you to achieve the Marriage amount required for the dream wedding of your kids.

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What are
Mutual Funds?

- Mutual funds pool money from numerous investors to create a diversified portfolio, allowing participants to access a range of investments that might otherwise be difficult or costly to achieve individually. This collective strategy helps spread risk and enhances potential returns.
- Managed by experienced fund managers, these funds benefit from professional expertise, as managers make informed decisions based on detailed market analysis, economic forecasts, and company performance data. Their goal is to optimize returns while minimizing potential risks.
- By diversifying across multiple asset types, such as stocks, bonds, and other securities, mutual funds help protect against significant losses from any single underperforming investment. This balanced approach reduces overall risk while striving for steady growth.
- Additionally, mutual funds offer easy entry and exit options, allowing investors to buy or sell shares with relative ease, providing flexibility and access for a wide range of investors.

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Why should you invest in

Mutual Funds?

Investing for future is a serious job and one must invest through careful planning while choosing the investment option. Mutual fund is a great way of investing in financial market and provides multiple benefits.

•Diversification

•Spreads investments across various assets like stocks, bonds, and other securities, reducing risk by minimizing exposure to any single asset.

•Professional Management

•Managed by experienced fund managers who use research, analysis, and market expertise to make informed investment decisions.

•Liquidity

Provides easy access to your money, as most mutual funds allow you to buy or sell units on any business day.

•Convenience and Flexibility

Offers hassle-free investment options with automated plans like SIPs and the ability to switch between funds as per changing financial goals or market conditions.

•Tax Efficiency

Offers tax benefits under specific sections of the Income Tax Act, such as ELSS (Equity Linked Savings Schemes) which can help in tax planning.

•Transparency

•Regularly provides comprehensive information on the fund's performance, holdings, and strategy, ensuring transparency for investors.

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Monthly SIP amount	SIP period	Step-up every year
₹ 5,000	30 Years	10 %

SIP(Summary)

Total Investment	₹ 18,00,000
Expected wealth creation @ 12%	₹ 1,54,04,866
Expected wealth creation @ 13%	₹ 1,88,07,595

SIP with Step-up (Summary)

Total Investment	₹ 98,69,643
Expected wealth creation @ 12%	₹ 3,99,28,871
Expected wealth creation @ 13%	₹ 4,63,27,424

* Mutual fund investments are subject to market risks. read all scheme related documents carefully. The above calculation is based on the assumed rate of return and only for illustrative purposes only.

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SIP

Projected yearly future value of SIP				
Years	Monthly investment	Annual investment	Year end value	
			CAGR @ 12%	CAGR @ 13%
1	₹ 5,000	₹ 60,000	₹ 63,832	₹ 64,146
2	₹ 5,000	₹ 60,000	₹ 1,35,325	₹ 1,36,631
3	₹ 5,000	₹ 60,000	₹ 2,15,396	₹ 2,18,539
4	₹ 5,000	₹ 60,000	₹ 3,05,076	₹ 3,11,096
5	₹ 5,000	₹ 60,000	₹ 4,05,518	₹ 4,15,684
6	₹ 5,000	₹ 60,000	₹ 5,18,013	₹ 5,33,869
7	₹ 5,000	₹ 60,000	₹ 6,44,007	₹ 6,67,419
8	₹ 5,000	₹ 60,000	₹ 7,85,120	₹ 8,18,329
9	₹ 5,000	₹ 60,000	₹ 9,43,167	₹ 9,88,858
10	₹ 5,000	₹ 60,000	₹ 11,20,179	₹ 11,81,556
11	₹ 5,000	₹ 60,000	₹ 13,18,433	₹ 13,99,304
12	₹ 5,000	₹ 60,000	₹ 15,40,478	₹ 16,45,360
13	₹ 5,000	₹ 60,000	₹ 17,89,168	₹ 19,23,403
14	₹ 5,000	₹ 60,000	₹ 20,67,700	₹ 22,37,591
15	₹ 5,000	₹ 60,000	₹ 23,79,657	₹ 25,92,624
16	₹ 5,000	₹ 60,000	₹ 27,29,048	₹ 29,93,811
17	₹ 5,000	₹ 60,000	₹ 31,20,367	₹ 34,47,153
18	₹ 5,000	₹ 60,000	₹ 35,58,643	₹ 39,59,429
19	₹ 5,000	₹ 60,000	₹ 40,49,513	₹ 45,38,301
20	₹ 5,000	₹ 60,000	₹ 45,99,287	₹ 51,92,426
21	₹ 5,000	₹ 60,000	₹ 52,15,034	₹ 59,31,587
22	₹ 5,000	₹ 60,000	₹ 59,04,670	₹ 67,66,840

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Projected yearly future value of SIP				
Years	Monthly investment	Annual investment	Year end value	
			CAGR @ 12%	CAGR @ 13%
23	₹ 5,000	₹ 60,000	₹ 66,77,063	₹ 77,10,675
24	₹ 5,000	₹ 60,000	₹ 75,42,143	₹ 87,77,209
25	₹ 5,000	₹ 60,000	₹ 85,11,033	₹ 99,82,392
26	₹ 5,000	₹ 60,000	₹ 95,96,189	₹ 1,13,44,249
27	₹ 5,000	₹ 60,000	₹ 1,08,11,565	₹ 1,28,83,148
28	₹ 5,000	₹ 60,000	₹ 1,21,72,785	₹ 1,46,22,103
29	₹ 5,000	₹ 60,000	₹ 1,36,97,351	₹ 1,65,87,123
30	₹ 5,000	₹ 60,000	₹ 1,54,04,866	₹ 1,88,07,595

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SIP - with step up

Projected yearly future value of SIP				
Years	Monthly investment	Annual investment	Year end value	
			CAGR @ 12%	CAGR @ 13%
1	₹ 5,000	₹ 60,000	₹ 63,832	₹ 64,146
2	₹ 5,500	₹ 66,000	₹ 1,41,708	₹ 1,43,046
3	₹ 6,050	₹ 72,600	₹ 2,35,950	₹ 2,39,259
4	₹ 6,655	₹ 79,860	₹ 3,49,225	₹ 3,55,741
5	₹ 7,321	₹ 87,846	₹ 4,84,589	₹ 4,95,904
6	₹ 8,053	₹ 96,631	₹ 6,45,543	₹ 6,63,680
7	₹ 8,858	₹ 1,06,294	₹ 8,36,091	₹ 8,63,597
8	₹ 9,744	₹ 1,16,923	₹ 10,60,813	₹ 11,00,867
9	₹ 10,718	₹ 1,28,615	₹ 13,24,941	₹ 13,81,483
10	₹ 11,790	₹ 1,41,477	₹ 16,34,448	₹ 17,12,329
11	₹ 12,969	₹ 1,55,625	₹ 19,96,147	₹ 21,01,310
12	₹ 14,266	₹ 1,71,187	₹ 24,17,806	₹ 25,57,497
13	₹ 15,692	₹ 1,88,306	₹ 29,08,276	₹ 30,91,290
14	₹ 17,261	₹ 2,07,136	₹ 34,77,636	₹ 37,14,608
15	₹ 18,987	₹ 2,27,850	₹ 41,37,356	₹ 44,41,102
16	₹ 20,886	₹ 2,50,635	₹ 49,00,483	₹ 52,86,400
17	₹ 22,975	₹ 2,75,698	₹ 57,81,850	₹ 62,68,382
18	₹ 25,272	₹ 3,03,268	₹ 67,98,311	₹ 74,07,496
19	₹ 27,800	₹ 3,33,595	₹ 79,69,012	₹ 87,27,118
20	₹ 30,580	₹ 3,66,955	₹ 93,15,687	₹ 1,02,53,955
21	₹ 33,637	₹ 4,03,650	₹ 1,08,63,003	₹ 1,20,18,512
22	₹ 37,001	₹ 4,44,015	₹ 1,26,38,940	₹ 1,40,55,616

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Projected yearly future value of SIP				
Years	Monthly investment	Annual investment	Year end value	
			CAGR @ 12%	CAGR @ 13%
23	₹ 40,701	₹ 4,88,416	₹ 1,46,75,227	₹ 1,64,05,013
24	₹ 44,772	₹ 5,37,258	₹ 1,70,07,830	₹ 1,91,12,049
25	₹ 49,249	₹ 5,90,984	₹ 1,96,77,503	₹ 2,22,28,438
26	₹ 54,174	₹ 6,50,082	₹ 2,27,30,410	₹ 2,58,13,139
27	₹ 59,591	₹ 7,15,091	₹ 2,62,18,826	₹ 2,99,33,352
28	₹ 65,550	₹ 7,86,600	₹ 3,02,01,929	₹ 3,46,65,643
29	₹ 72,105	₹ 8,65,260	₹ 3,47,46,688	₹ 4,00,97,228
30	₹ 79,315	₹ 9,51,786	₹ 3,99,28,871	₹ 4,63,27,424

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Disclaimer

This investment proposal is based on assumed rates of return and is for informational purposes only. It is not intended to be, nor should it be construed as, investment advice or a recommendation to buy or sell any financial products or securities.

The assumed rates of return used in this proposal are assumed and only for the illustrative purposes at the time of preparation. Actual returns may vary significantly from these assumptions, and there can be no assurance that the proposed investment strategy will be successful.

Investors should carefully consider their own investment objectives, risk tolerance, and financial circumstances before making any investment decisions.

The information contained in this proposal is subject to change without notice and may not be updated. We do not assume any liability for any losses that may result from the use of this proposal or the information contained herein.

Past performance is not a guarantee of future results. The value of investments may fluctuate, and investors may not get back the amount invested.

Mutual fund investments are subject to market risk, read all scheme related documents carefully.

By using this investment proposal, you acknowledge that you have read and understand this disclaimer, and that you accept and agree to be bound by its terms and conditions.

(Signature)

Report as on date : 14-09-2025

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