

Sahi Bachat, Sahi Disha.

Sahi Bachat Ka Sahi Partner.





Start Investing Early



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Invest Early

₹3.28 Crores

Invest Regularly

Become Wealthy

₹1.3 Crores

Abhi		Raj	
₹10,000	Monthly SIP	₹20,000	
25	From the age of	35	(A)
50	Till the age of	50	Tana P
15%	At an assumed ROI of	15%	
₹30 lakhs	Total Amount Invested	₹36 lakhs	

Start Early, Grow 3X Faster!

Wealth Created



"Compound interest is the eighth wonder of the world. He who understands it, earns it, he who doesn't, pays it." - Albert Einstein

Earn ₹3 Cr by Investing ₹5,000 Monthly 15% Returns per annum						
Investment Period	5 Years	10 Years	15 Years	30 Years		
Invested Amount	₹3 lakh	₹6 lakh	₹9 lakh	₹18 lakh		
Total	₹4,48,408	₹13,93,286	₹33,84,315	₹3.50 Cr		
Earn ₹7 Cr by Inv	esting ₹10,00	0 Monthly 15	5% Returns per	annum		
Earn ₹7 Cr by Inv	vesting ₹10,00	0 Monthly 1 5	5% Returns per 15 Years	annum 30 Years		

Time is important, Not timing

Magic of **Top-up SIP**



SIP VS. TOP-UP Starting ₹5000 | Expected returns (P.A): 15%

Normal SIP	10 Years	20 Years	30 Years
Total Cost	6,00,000	12,00,000	18,00,000
Estimated Profit	7,76,085	62,86,197	3,28,16,398
Total Value - SIP	13,76,085	74,86,197	3,46,16,398

Top-Up SIP of 10%	10 Years	20 Years	30 Years
Total Cost	9,56,268	34,36,632	98,69,988
Estimated Profit	9,98,052	1,03,10,075	6,43,16,216
Total Value - Top-Up	19,54,320	1,37,46,707	7,41,86,204

Grow your income, grow your SIP, grow your returns!

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Is your Home EMI, Interest Free?

Top up - SIP is the solution, **Start SIP with just 10% of your EMI amount** & Get your dream Home Interest Free



Your Home Loan			
Loan Amount	₹20,00,000		
Years	20		
Interest Rate	8.00%		
Monthly EMI	₹16,729		
Interest Payment	₹20,14,912		
Total Payment	₹40,14,912		

Your SIP		
Monthly SIP	₹2500	
Years	20	
Invested Amount	₹6,00,000	
Gains	₹31,89,887	
CAGR Returns	15%	
Total Valuation	₹37,89,887	

Your TOP UP SIP-10% OF EMI		
Monthly SIP	₹1700	
Years	20	
Yearly Top up	5%	
Invested Amount	₹6,74,545	
Gains	₹27,35,582	
CAGR Returns	15%	
Total Valuation	₹34,10,127	

Start your Home Loan with Top-up SIP

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	2023 Existing Fee	2038 es Estimated Fees	SIP for 15 Years
MBA	₹24.61 La	kh ₹1.03 Crore	₹20,500
Engineering	₹8.55 Lal	kh ₹35.74 Lakh	₹7,100
Medical	₹70.88 La	ıkh ₹2.96 Crore	₹59,200

A SIP of ₹ 10,000@ invested in HDFC Children's Gift Fund would be ₹ 2.17 crore today @15% CAGR*.

As on July 31, 2023. @Since inception - March 2, 2001. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Assuming the investment is made on March 2, 2001 (Scheme Inception Date).

Total Amount Invested	₹10,000	₹30,000	₹50,000
Maturity value	₹67 Lakh	₹2.03 Crore	₹3.38 Crore

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Do you have **Retirement Plan?**

Start SIP early, Retire in better lifestyle and beat inflation.



Retirement Age **60 years**

Life Expectancy **85 years**

Inflation Rate 8% CAGR **15**%

Retirement Plan - Required - Current Monthly Expense ₹20,000			
Current Age	30 Years	40 Years	
Annual Expenses at retirement	₹24,15,036	₹11,18,630	
Retirement Corpus	₹7.24 Cr	₹3.35 Cr	
Lumpsum Funding ₹10,94,423 ₹20,50,81			
Monthly Investments	₹10,337	₹22,141	

Retirement Plan - Required - Current Monthly Expense ₹50,000			
Current Age	30 Years	40 Years	
Annual Expenses at retirement	₹60,37,594	₹27,96,574	
Retirement Corpus	₹18.11 Cr	₹8.3 Cr	
Lumpsum Funding ₹27,36,056 ₹51,27,030			
Monthly Investments	₹25,844	₹55,352	

BOOSTER STP



₹12,00,000 Invested as Lumpsum in Source Schemes of ICICI Mutual Fund In January 2019 and a monthly Base installment of ₹1,00,000 is set up as STP using Booster Feature

Sr.No.	Month	Nifty50	Equity Valuation Index	Multiplier(X)	Monthly Installment
1	May-19	11,929	118	0.10X	₹10,000
2	Mar-20	8,660	79	2.93X	₹2,93,000
3	Aug-20	11,648	104	0.68X	₹29,573

ICICI Mutual Fund BOOSTER STP

Month	Booster STP Value	Normal STP Value
Jan-19 Jun-21	₹12,00,000 ₹21,56,355	₹12,00,000 ₹17,34,527
CAGR	26.4%	15.9%

Value of Investment as on Jun-21



Income without compromise!

"Balance Withdrawals & Investments"

Investment: **₹25,00,000**

Year: 20

Expected CAGR: 15%

Get Monthly: ₹15.000

Total Withdrawal: ₹36,00,000

Final Withdrawal: ₹2,12,40,740

Investment: ₹50,00,000

Year: 20

Expected CAGR: 15%

Get Monthly: ₹25.000

Total Withdrawal: ₹60,00,000

Final Withdrawal: ₹4.90.40.014

Investment: **₹100,00,000**

Year: 20

Expected CAGR: 15%

Get Monthly: ₹50,000

Total Withdrawal: ₹1,20,00,000

Final Withdrawal: ₹9,80,80,029

By choosing SWP. You withdraw every Month from next Month onwards

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