

Future Value Of Lumpsum + SIP Calculator Case Study PDF

Mr Venkatraman Murthy wants to invest a Lumpsum of Rs 10,00,000 Lakh in a Largecap scheme and along with that he wants to start a SIP of Rs 15,000 in Midcap Scheme. He wants both his investments to continue for 10 Years and wants to know what will be the end balance combining both the schemes. Assumed rate of return is 12% for Largecap & 15% for Midcap

Future Value Of Lumpsum + SIP Proposal For Mr Venkatraman Murthy

SIP Amount	₹ 15,000	
Lumpsum Investment	₹ 10,00,000	
Period	10 Years	
Assumed Rate of Return	SIP	15.00 %
	Lumpsum	12.00 %

Expected Future Value

SIP Fund Value	₹ 39,45,273
Lumpsum Fund Value	₹ 31,05,848
Total Fund Value	₹ 70,51,121

* 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.

Annual Investment & Yearwise Projected Value

Year	Annual Investment	Cumulative Investment	SIP Fund Value	Lumpsum Fund Value	Total Fund Value
1	₹ 11,80,000	₹ 11,80,000	₹ 1,94,313	₹ 11,20,000	₹ 13,14,313
2	₹ 1,80,000	₹ 13,60,000	₹ 4,17,773	₹ 12,54,400	₹ 16,72,173
3	₹ 1,80,000	₹ 15,40,000	₹ 6,74,751	₹ 14,04,928	₹ 20,79,679
4	₹ 1,80,000	₹ 17,20,000	₹ 9,70,277	₹ 15,73,519	₹ 25,43,796
5	₹ 1,80,000	₹ 19,00,000	₹ 13,10,131	₹ 17,62,342	₹ 30,72,473
6	₹ 1,80,000	₹ 20,80,000	₹ 17,00,964	₹ 19,73,823	₹ 36,74,786
7	₹ 1,80,000	₹ 22,60,000	₹ 21,50,421	₹ 22,10,681	₹ 43,61,102
8	₹ 1,80,000	₹ 24,40,000	₹ 26,67,297	₹ 24,75,963	₹ 51,43,260
9	₹ 1,80,000	₹ 26,20,000	₹ 32,61,704	₹ 27,73,079	₹ 60,34,783
10	₹ 1,80,000	₹ 28,00,000	₹ 39,45,273	₹ 31,05,848	₹ 70,51,121

*The above chart is approximate and for illustration purpose only