

## Future Value of SIP Calculator Case Study PDF

Mr. Rohan Malhotra wants to save Rs10,000 through a Mutual Funds for 15 years for the education of his child. He wants to know how much can be accumulated at the end of the investment term under different assumptions. He also wants to know the difference if he can top-up the SIP with Rs2,000 every year.

### SIP Proposal For Mr. Rohan Malhotra

Monthly SIP Amount	₹ 10,000
SIP Period	15 Years
Step-Up Amount Every Year	₹ 2,000

### Total Investment

Normal SIP	Step-Up SIP
₹ 18,00,000	₹ 43,20,000

### Expected Future Value

Mode	Scenario 1 @ 12.00 %	Scenario 2 @ 15.00 %
Normal SIP	₹ 47,59,314	₹ 61,63,656
Step-Up SIP	₹ 94,99,880	₹ 1,17,91,026

\* 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	Monthly Investment	Annual Investment	Year End Value Scenario 1 @ 12.00 %	Year End Value Scenario 2 @ 15.00 %
1	₹ 10,000	₹ 1,20,000	₹ 1,27,665	₹ 1,29,542
2	₹ 10,000	₹ 1,20,000	₹ 2,70,650	₹ 2,78,515
3	₹ 10,000	₹ 1,20,000	₹ 4,30,793	₹ 4,49,834
4	₹ 10,000	₹ 1,20,000	₹ 6,10,153	₹ 6,46,851
5	₹ 10,000	₹ 1,20,000	₹ 8,11,036	₹ 8,73,421
6	₹ 10,000	₹ 1,20,000	₹ 10,36,025	₹ 11,33,976
7	₹ 10,000	₹ 1,20,000	₹ 12,88,013	₹ 14,33,614
8	₹ 10,000	₹ 1,20,000	₹ 15,70,240	₹ 17,78,198
9	₹ 10,000	₹ 1,20,000	₹ 18,86,334	₹ 21,74,470
10	₹ 10,000	₹ 1,20,000	₹ 22,40,359	₹ 26,30,182
11	₹ 10,000	₹ 1,20,000	₹ 26,36,867	₹ 31,54,251
12	₹ 10,000	₹ 1,20,000	₹ 30,80,956	₹ 37,56,931
13	₹ 10,000	₹ 1,20,000	₹ 35,78,336	₹ 44,50,012
14	₹ 10,000	₹ 1,20,000	₹ 41,35,401	₹ 52,47,056
15	₹ 10,000	₹ 1,20,000	₹ 47,59,314	₹ 61,63,656

**Step-Up SIP  
Year-Wise Projected Value**

Year	Monthly Investment	Annual Investment	Year End Value Scenario 1 @ 12.00 %	Year End Value Scenario 2 @ 15.00 %
1	₹ 10,000	₹ 1,20,000	₹ 1,27,665	₹ 1,29,542
2	₹ 12,000	₹ 1,44,000	₹ 2,96,183	₹ 3,04,423
3	₹ 14,000	₹ 1,68,000	₹ 5,10,456	₹ 5,31,446
4	₹ 16,000	₹ 1,92,000	₹ 7,75,974	₹ 8,18,429
5	₹ 18,000	₹ 2,16,000	₹ 10,98,888	₹ 11,74,369
6	₹ 20,000	₹ 2,40,000	₹ 14,86,085	₹ 16,09,608
7	₹ 22,000	₹ 2,64,000	₹ 19,45,278	₹ 21,36,042
8	₹ 24,000	₹ 2,88,000	₹ 24,85,107	₹ 27,67,349
9	₹ 26,000	₹ 3,12,000	₹ 31,15,249	₹ 35,19,260
10	₹ 28,000	₹ 3,36,000	₹ 38,46,541	₹ 44,09,866
11	₹ 30,000	₹ 3,60,000	₹ 46,91,121	₹ 54,59,971
12	₹ 32,000	₹ 3,84,000	₹ 56,62,583	₹ 66,93,501
13	₹ 34,000	₹ 4,08,000	₹ 67,76,154	₹ 81,37,969
14	₹ 36,000	₹ 4,32,000	₹ 80,48,886	₹ 98,25,015
15	₹ 38,000	₹ 4,56,000	₹ 94,99,880	₹ 1,17,91,026