

Future Value Of SIP + STP Calculator Case Study PDF

Mr Vikash Singh wants to invest a Lumpsum amount of Rs 10 lakh in Debt Fund and transfer the capital appreciation monthly into a Equity Fund. Along with that he wants to start a SIP of Rs 10000 in the same equity fund. He wants to know the investment valuation after 15 years assuming 5% return in debt fund and 12% return in equity fund.

SIP + STP Proposal For Mr Vikash Singh

SIP Amount	₹ 10,000	
Assumed Rate of Return	12.00 %	
STP Amount	₹ 10,00,000	
Assumed Rate of Return	Debt	5.00 %
	Equity	12.00 %
Period	15 Years	
Monthly Transfer Mode	Capital Appreciation	

Expected Future Value

SIP Fund Value	₹ 47,59,314
STP Debt Fund Value	₹ 10,00,000
STP Equity Fund Value	₹ 19,20,778
Total Fund Value	₹ 76,80,092

* 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	STP Fund Value	Total Fund Value
1	₹ 11,20,000	₹ 11,20,000	₹ 1,27,665	₹ 10,51,523	₹ 11,79,188
2	₹ 1,20,000	₹ 12,40,000	₹ 2,70,650	₹ 11,09,230	₹ 13,79,879
3	₹ 1,20,000	₹ 13,60,000	₹ 4,30,793	₹ 11,73,861	₹ 16,04,653
4	₹ 1,20,000	₹ 14,80,000	₹ 6,10,153	₹ 12,46,247	₹ 18,56,400
5	₹ 1,20,000	₹ 16,00,000	₹ 8,11,036	₹ 13,27,320	₹ 21,38,356
6	₹ 1,20,000	₹ 17,20,000	₹ 10,36,025	₹ 14,18,122	₹ 24,54,148
7	₹ 1,20,000	₹ 18,40,000	₹ 12,88,013	₹ 15,19,820	₹ 28,07,834
8	₹ 1,20,000	₹ 19,60,000	₹ 15,70,240	₹ 16,33,722	₹ 32,03,962
9	₹ 1,20,000	₹ 20,80,000	₹ 18,86,334	₹ 17,61,292	₹ 36,47,626
10	₹ 1,20,000	₹ 22,00,000	₹ 22,40,359	₹ 19,04,170	₹ 41,44,529
11	₹ 1,20,000	₹ 23,20,000	₹ 26,36,867	₹ 20,64,194	₹ 47,01,061
12	₹ 1,20,000	₹ 24,40,000	₹ 30,80,956	₹ 22,43,421	₹ 53,24,377
13	₹ 1,20,000	₹ 25,60,000	₹ 35,78,336	₹ 24,44,155	₹ 60,22,491
14	₹ 1,20,000	₹ 26,80,000	₹ 41,35,401	₹ 26,68,977	₹ 68,04,378
15	₹ 1,20,000	₹ 28,00,000	₹ 47,59,314	₹ 29,20,778	₹ 76,80,092