

Goal Calculator

Calculator Case Study PDF

Mr Suresh Prasad, 35 years old, wants to start various SIPs for different goals in life. His daughter is 3 years old and he wants to save for her higher education and marriage expenses. He will require a sum of Rs 25 lakh for post graduation studies starting at age 21 and Rs. 20 lakh for her marriage at age 25 in today's value.

He also wants to purchase a house after 20 years valued at 3 core at that time. He wants to know how much SIP he should start to achieve the same.

Assumptions

Equity Fund return - 12%

Inflation - 6%

Goal Planning Calculation

Child Education

Fund Required (Current Cost)	₹ 25,00,000
Assumed Inflation Rate	6.00 %
Future Cost of Fund Required	₹ 71,35,848
Time Period	18 Years

Assumed Rate of Return

Debt	Hybrid	Equity
-	-	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Monthly SIP	Equity - 100.00 %	₹ 10,121

* 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.

Child Marriage

Fund Required (Current Cost)	₹ 20,00,000
Assumed Inflation Rate	6.00 %
Future Cost of Fund Required	₹ 72,07,075
Time Period	22 Years

Assumed Rate of Return

Debt	Hybrid	Equity
-	-	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Monthly SIP	Equity - 100.00 %	₹ 6,161

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New House

Fund Required	₹ 3,00,00,000
Time Period	20 Years

Assumed Rate of Return

Debt	Hybrid	Equity
-	-	12.00 %

Investment Options

Investment Option	Asset Allocation	Amount
Monthly SIP	Equity - 100.00 %	₹ 32,923

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