

SIP / Lumpsum Required For Target Future Value

Mr. Sameer Chand is right now 40 years of age and wants to have Rs 1 Crore at the age of 55. He has a current investment of Rs 10 Lakhs which is expected to grow at 10% per annum. He wants to know how much monthly SIP he needs to start along with his current investment to reach his goal.

SIP + Lumpsum Proposal For Mr. Sameer Chand

Target Amount	₹ 1,00,00,000	
Lumpsum Investment	₹ 10,00,000	
Period	15 Years	
Assumed Rate of Return	Lumpsum	12.00 %
	SIP	12.00 %

Monthly SIP Required

₹ 9,511

* 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	₹ 11,14,128	₹ 11,14,128	₹ 1,21,418	₹ 11,20,000	₹ 12,41,418
2	₹ 1,14,128	₹ 12,28,256	₹ 2,57,406	₹ 12,54,400	₹ 15,11,806
3	₹ 1,14,128	₹ 13,42,385	₹ 4,09,713	₹ 14,04,928	₹ 18,14,641
4	₹ 1,14,128	₹ 14,56,513	₹ 5,80,297	₹ 15,73,519	₹ 21,53,817
5	₹ 1,14,128	₹ 15,70,641	₹ 7,71,351	₹ 17,62,342	₹ 25,33,693
6	₹ 1,14,128	₹ 16,84,769	₹ 9,85,331	₹ 19,73,823	₹ 29,59,154
7	₹ 1,14,128	₹ 17,98,898	₹ 12,24,989	₹ 22,10,681	₹ 34,35,671
8	₹ 1,14,128	₹ 19,13,026	₹ 14,93,406	₹ 24,75,963	₹ 39,69,369
9	₹ 1,14,128	₹ 20,27,154	₹ 17,94,033	₹ 27,73,079	₹ 45,67,112
10	₹ 1,14,128	₹ 21,41,282	₹ 21,30,735	₹ 31,05,848	₹ 52,36,583
11	₹ 1,14,128	₹ 22,55,411	₹ 25,07,841	₹ 34,78,550	₹ 59,86,391
12	₹ 1,14,128	₹ 23,69,539	₹ 29,30,201	₹ 38,95,976	₹ 68,26,177
13	₹ 1,14,128	₹ 24,83,667	₹ 34,03,243	₹ 43,63,493	₹ 77,66,736
14	₹ 1,14,128	₹ 25,97,795	₹ 39,33,050	₹ 48,87,112	₹ 88,20,162
15	₹ 1,14,128	₹ 27,11,924	₹ 45,26,434	₹ 54,73,566	₹ 1,00,00,000

*The chart is for illustration purposes only. The figures are approximate, not guaranteed and may not be linear as shown in the chart.

Assumed rate of return is 12%