

SIP / STP Required For Target Future Value

Dr. Suresh Ranjan wants to have Rs 25 lakhs after 10 years. He has already invested Rs 5 lacs in a debt fund which he assumes can give him 6% per annum return. Capital appreciation from the debt fund is going to be transferred into an Equity Fund assuming 12% return. How much extra monthly SIP does he need to start to achieve his goal? Assuming the SIP return from an Equity fund is also 12% per annum.

SIP + STP Proposal For Dr. Suresh Ranjan

Target Amount	₹ 25,00,000	
Period	10 Years	
STP Investment	₹ 5,00,000	
Assumed Rate of Return	Debt	6.00 %
	Equity	12.00 %
Assumed Return on SIP	12.00 %	

Monthly SIP Required

₹ 6,516

* 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	₹ 5,78,195	₹ 5,78,195	₹ 83,190	₹ 5,30,779	₹ 6,13,968
2	₹ 78,195	₹ 6,56,390	₹ 1,76,362	₹ 5,65,251	₹ 7,41,613
3	₹ 78,195	₹ 7,34,585	₹ 2,80,715	₹ 6,03,860	₹ 8,84,575
4	₹ 78,195	₹ 8,12,780	₹ 3,97,590	₹ 6,47,102	₹ 10,44,692
5	₹ 78,195	₹ 8,90,975	₹ 5,28,491	₹ 6,95,533	₹ 12,24,023
6	₹ 78,195	₹ 9,69,169	₹ 6,75,099	₹ 7,49,775	₹ 14,24,875
7	₹ 78,195	₹ 10,47,364	₹ 8,39,301	₹ 8,10,527	₹ 16,49,828
8	₹ 78,195	₹ 11,25,559	₹ 10,23,206	₹ 8,78,569	₹ 19,01,775
9	₹ 78,195	₹ 12,03,754	₹ 12,29,181	₹ 9,54,776	₹ 21,83,957
10	₹ 78,195	₹ 12,81,949	₹ 14,59,872	₹ 10,40,128	₹ 25,00,000

*For illustration purposes only. The figures are approximate, not guaranteed and may not be linear as shown above.