

EMI vs SIP Planning For Mr Ajay Agarwal

Loan Amount	₹ 1,00,00,000
Rate of Interest	7 %
Loan Tenure	20 Years

Monthly EMI

₹ 77,530

Principal Repayment	₹ 1,00,00,000
Interest Repayment	₹ 86,07,174
Total Repayment	₹ 1,86,07,174

Monthly SIP Required @ 12.00 %

₹ 20,228

If you do an SIP for ₹ 20,228 ,ie., 26.09 % of the EMI amount, you will recover the full amount of EMI paid by you.

* It is assumed that rate of interest on loan amount is compounded monthly. It is assumed that EMI payment starts at the end of 1st month from the date of report. 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.