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HOW TO BUILD A ₹10 CRORE CORPUS SYSTEMATICALLY



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Accumulating ₹10 crore is a significant milestone for many in their wealth-building journey. However, investors often struggle to determine the right approach to achieve it. Here, we outline some practical and affordable investment strategies to help make this goal into reality.

Systematic Investment Plan (SIP) Approach to Achieve ₹10 Crore

Investing a fixed amount monthly ensures discipline and allows you to benefit from rupee-cost averaging.

The table below shows the SIP amount required for different time frames with a 13% assumed return:

Estimated Time(Yrs)	Monthly SIP
10	₹ 4,23,171
20	₹ 96,294
25	₹ 50,088
30	₹ 26,585
40	₹ 7,689



Key Takeaways:

- A longer investment horizon allows smaller SIP amounts to grow significantly.
- Staying invested consistently, despite market fluctuations, enhances long-term returns.

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Step-Up SIP Strategy

Our income increases over time, so why not our SIP contributions?
A Step-Up SIP strategy involves raising your SIP amount annually, leveraging income growth to enhance wealth accumulation while maintaining affordability.

Estimated Time(Yrs)	Starting Monthly SIP Amount with 10% Yearly Growth
10	₹ 2,92,000
15	₹ 1,12,585
20	₹ 48,762
25	₹ 22,494
30	₹ 10,793



Benefits of Growing SIP:

- Reduces the burden of higher initial contributions.
- Aligns with income growth, making investing more feasible.

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Actionable Steps to Start Your Journey Towards ₹10 Crore

1. Set a Goal: Define your time horizon and risk appetite.

2. Start Investing Early: The sooner you start, the less you need to invest per month.

3. Increase SIP Annually: Boost your SIP every year to keep up with income growth and inflation.

4. Stay Invested for the Long Term: Avoid panic selling during market downturns.

5. Monitor & Rebalance Portfolio: Review your investments at least once a year.

Conclusion

Building a ₹10 crore corpus through mutual funds is a marathon, not a sprint. The key lies in consistency, patience, and smart fund selection. With a disciplined strategy, you can achieve financial freedom and secure a prosperous future.

Disclaimer

This article is for illustration purposes only. Mutual fund investments are subject to market risks. Returns are not guaranteed. It is essential to note that real-world circumstances may cause variations from these projected figures.

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