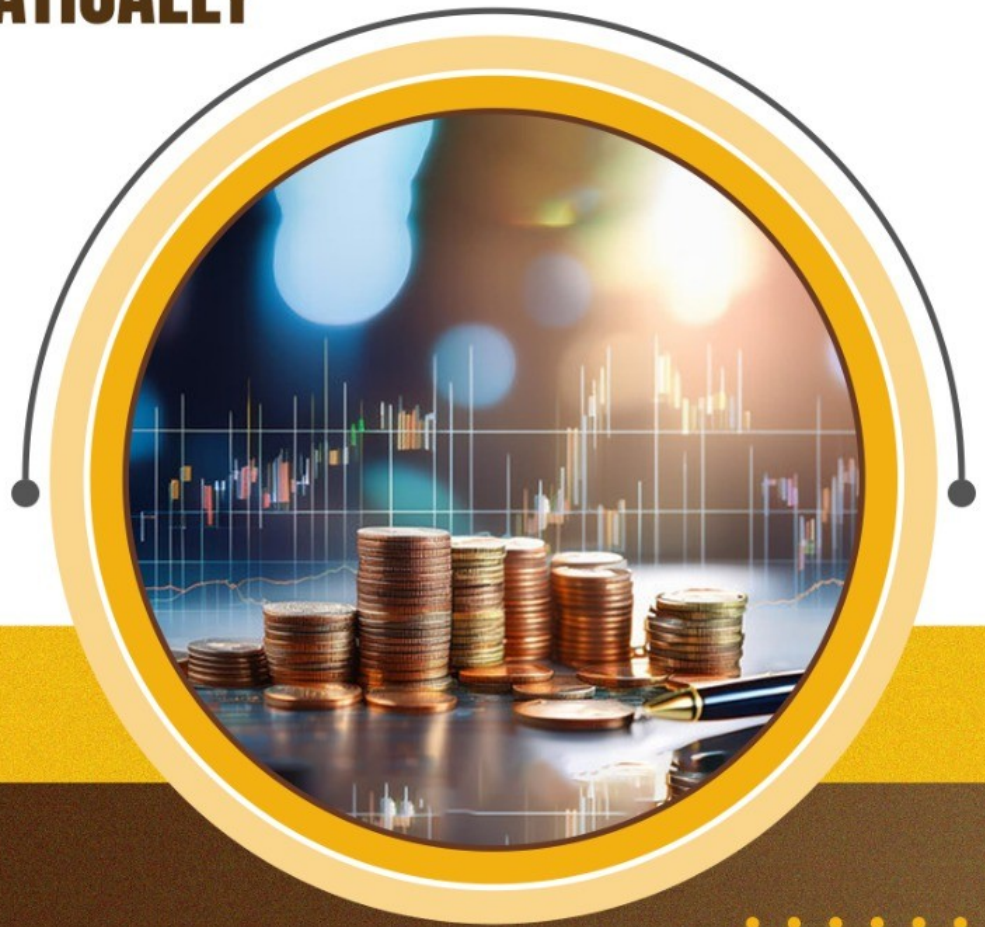


# HOW TO BUILD A ₹10 CRORE CORPUS SYSTEMATICALLY



**A**ccumulating ₹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.



## 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.



## 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.
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## 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.*