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WHAT A

₹25,000 MONTHLY SIP

CAN MEAN OVER THE

LONG TERM

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Most long-term investment journeys don't begin with large sums of money.
They begin with a **regular habit** and a commitment to consistency.

Consider an individual in their early 30s.
There is no inheritance or sudden windfall involved — just the decision to set aside ₹**25,000 every month.**

Some may find this amount challenging initially, while others may find it manageable when viewed against their regular expenses or financial commitments.

When invested regularly over long periods, it becomes part of a structured, long-term approach.

💬 *Long-term outcomes are often shaped by consistency rather than the size of the starting amount.*

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The Long-Term Illustration

Below is a **hypothetical illustration** to understand how regular monthly investing may progress over time under **different assumed return scenarios.**

Illustrative Assumptions

- Monthly Investment: **₹25,000**

Returns assumed only for illustration (not guaranteed)	Estimated Value after (Yrs)					
	10	15	20	25	30	35
9%	₹47.77 Lakh	₹92.32 Lakh	₹1.61 Cr	₹2.66 Cr	₹4.29 Cr	₹6.78 Cr
12%	₹56.01 Lakh	₹1.19 Cr	₹2.30 Cr	₹4.26 Cr	₹7.70 Cr	₹13.78 Cr

💬 *The same monthly effort can lead to very different outcomes depending on time and returns. This illustration highlights a range of possibilities, not expectations or assurances.*

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The Salary Reality & Key Takeaway

Many individuals postpone investing because:

- Expenses feel high today
- Income is expected to rise later
- Priorities keep shifting

In reality:

- Income often grows gradually
- Expenses tend to rise steadily
- Time moves on regardless

Those who start with **affordable amounts** and remain disciplined allow time to do the heavy lifting.

This approach does not depend on predicting markets or making frequent changes.
It relies on **regular participation and patience** across market cycles.

💬 Ordinary savings, when paired with long-term discipline, can support meaningful financial progress.

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⚠️ Disclaimer

The figures, assumptions, and illustrations used above are hypothetical and for educational purposes only. They do not guarantee or assure future returns. The illustration is intended solely to demonstrate the potential impact of regular, long-term investing under assumed conditions. Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully before investing. Past performance is not indicative of future results. Investors should consider their own financial situation and consult appropriate professionals before making investment decisions.

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