

# SAMPADA Investment Consultancy Services

## Power of Compounding

Investment	Rs. 5000 Per Month				Rs. 3000 Per Month			
Monthly Installment Paid only for 10 Years								
Growth	@8%	@12%	@15%	@18%	@8%	@12%	@15%	@18%
Year	Fund Value							
0	60,000	60,000	60,000	60,000	36,000	36,000	36,000	36,000
1	124,800	127,200	129,000	130,800	74,880	76,320	77,400	78,480
2	194,784	202,464	208,350	214,344	116,870	121,478	125,010	128,606
3	270,367	286,760	299,603	312,926	162,220	172,056	179,762	187,756
4	351,996	381,171	404,543	429,253	211,198	228,703	242,726	257,552
5	440,156	486,911	525,224	566,518	264,093	292,147	315,135	339,911
6	535,368	605,341	664,008	728,491	321,221	363,204	398,405	437,095
7	638,198	737,982	823,609	919,620	382,919	442,789	494,165	551,772
8	749,253	886,539	1,007,151	1,145,151	449,552	531,924	604,290	687,091
9	869,194	1,052,924	1,218,223	1,411,279	521,516	631,754	730,934	846,767
10	938,729	1,179,275	1,400,957	1,665,309	563,238	707,565	840,574	999,185
11	1,013,828	1,320,788	1,611,100	1,965,064	608,297	792,473	966,660	1,179,039
12	1,094,934	1,479,283	1,852,765	2,318,776	656,960	887,570	1,111,659	1,391,265
13	1,182,528	1,656,796	2,130,680	2,736,155	709,517	994,078	1,278,408	1,641,693
14	1,277,131	1,855,612	2,450,282	3,228,663	766,278	1,113,367	1,470,169	1,937,198
15	1,379,301	2,078,285	<b>2,817,824</b>	3,809,823	827,581	1,246,971	<b>1,690,694</b>	2,285,894
16	1,489,645	2,327,680	3,240,498	4,495,591	893,787	1,396,608	1,944,299	2,697,355
17	1,608,817	2,607,001	3,726,572	5,304,797	965,290	1,564,201	2,235,943	3,182,878
18	1,737,522	2,919,841	4,285,558	6,259,661	1,042,513	1,751,905	2,571,335	3,755,796
19	1,876,524	3,270,222	4,928,392	7,386,400	1,125,914	1,962,133	2,957,035	4,431,840
20	2,026,646	3,662,649	5,667,651	8,715,952	1,215,988	2,197,589	3,400,590	5,229,571
21	2,188,778	4,102,167	6,517,798	10,284,823	1,313,267	2,461,300	3,910,679	6,170,894
22	2,363,880	4,594,427	7,495,468	12,136,091	1,418,328	2,756,656	4,497,281	7,281,655
23	2,552,990	5,145,758	8,619,788	14,320,587	1,531,794	3,087,455	5,171,873	8,592,352
24	2,757,230	5,763,249	9,912,756	16,898,293	1,654,338	3,457,950	5,947,654	10,138,976
25	2,977,808	6,454,839	11,399,670	19,939,986	1,786,685	3,872,904	6,839,802	11,963,992

## Effect of Inflation

Year	Value of Rs. 1 Lac	Price of Rs.1 Lac Item
0	100,000	100,000
1	94,000	106,000
2	88,360	112,360
3	83,058	119,102
4	78,075	126,248
5	73,390	133,823
6	68,987	141,852
7	64,848	150,363
8	60,957	159,385
9	57,299	168,948
10	53,862	179,085
11	50,630	189,830
12	47,592	201,220
13	44,737	213,293
14	42,052	226,090
15	39,529	239,656
16	37,157	254,035
17	34,928	269,277
18	32,832	285,434
19	30,862	302,560
20	29,011	320,714
21	27,270	339,956
22	25,634	360,354
		Inflation @6%

## Benefit of Starting Early

A (Age : 30 Years) and B (Age 35 Years) wish to Retire when they will be 55.

Both A and B plan to have a Fund of Rs. 1 Crore At the time of Retirement

For Achieving the above target :

A will have to Invest **Rs. 3,425/-** per month  
B will have to Invest **Rs. 7,100/-** per month.

As A has 25 Years left for Investment while B has left with only 20 years.

**So Start early to reap the maximum benefits....**