From Zero to Crore:

The SIP Blueprint for Wealth Creation



Small steps can lead to significant milestones—and in investing, **Systematic Investment Plans (SIPs)** in Mutual Funds have emerged as a trusted way to create wealth, as they combine discipline, consistency, and the power of compounding. Let's see how even modest monthly investments can grow into a **₹1 Crore corpus.**

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WHAT IS A SIP?



A SIP allows you to invest a fixed amount—monthly or quarterly—into a mutual fund. It's like setting your money on autopilot. The longer you stay invested, the more your money multiplies, thanks to compounding.



HOW LONG DOES IT TAKE TO REACH 1CR



Your journey depends on two things:



- **Monthly SIP amount**



- **Investment horizon**
  (years you stay invested)

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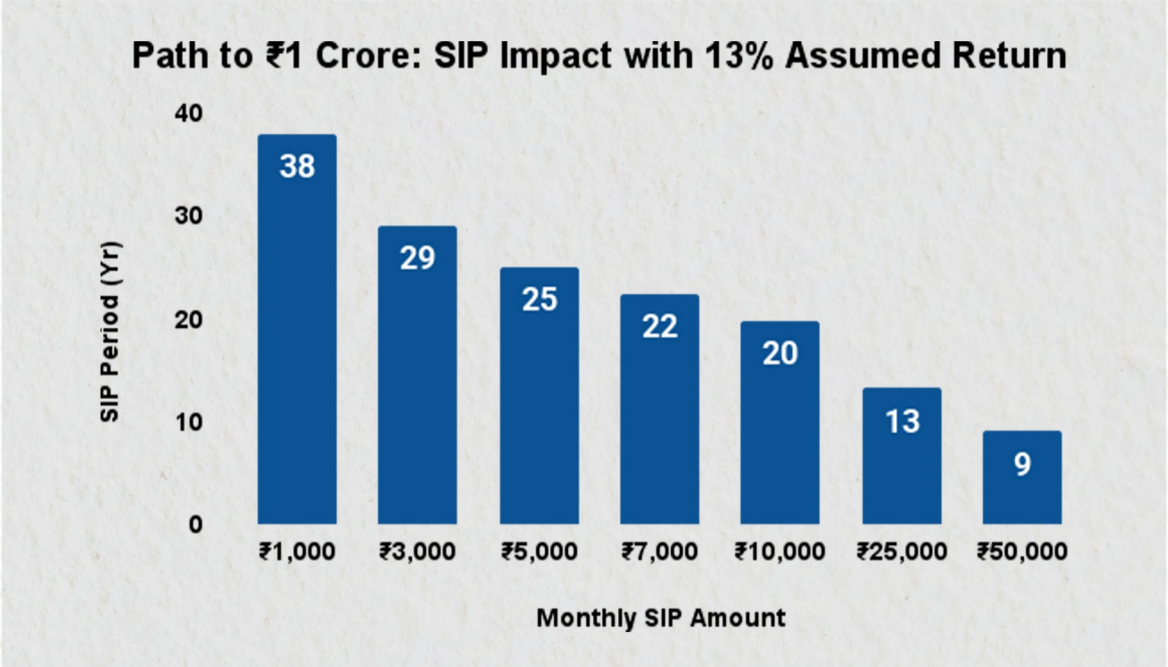
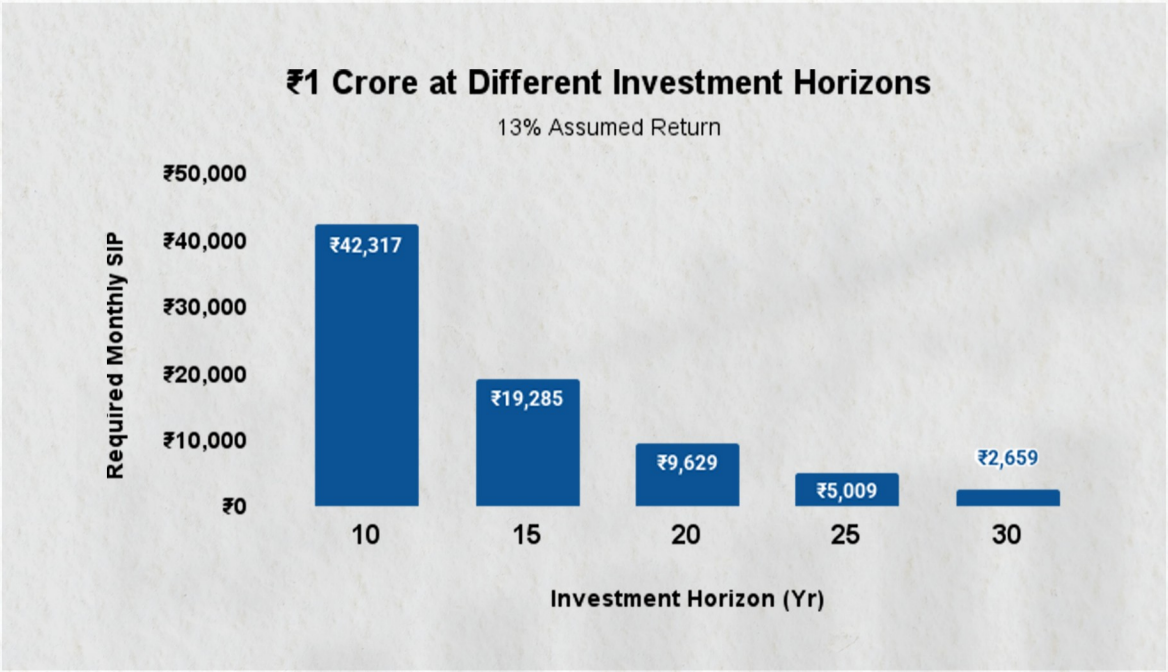
THE CHART BELOW SHOWS HOW DIFFERENT SIP AMOUNTS GROW INTO ₹1 CRORE AT AN ASSUMED 13% RETURN:



How Much Should You Invest for **₹1 Crore?**
If you have a fixed goal, say **₹1 Crore in 10, 15, or 20 years,** the required SIP is different.
For example:



THIS HIGHLIGHTS A SIMPLE TRUTH: THE EARLIER YOU START, THE LESS YOU NEED TO INVEST.

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STAY DISCIPLINED, STAY INVESTED

SIPs help you average out the market ups and downs, but equity investments do carry risks. Markets may fluctuate in the short term, but if you remain patient and consistent, long-term growth is on your side.



CONCLUSION

Wealth creation is not about **timing the market**—it's about time in the market. SIPs give every investor, whether starting with ₹1,000 or ₹50,000, a fair chance to reach their goals.

✅ Start early
✅ Invest regularly
✅ Stay disciplined

That's the ***blueprint to your ₹1 Crore journey.*** All it takes is the first step today.

Disclaimer
The above illustrations are for educational purposes only and are based on assumed rates of return, which may or may not be achieved. Mutual Fund investments are subject to market risks. Read all scheme-related documents carefully before investing.

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