



SMART FINANCE FOR INDIA

2026 EDITION

# SIP Returns *Cheat Sheet*

*How your monthly SIP grows into wealth*

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EQUITY MUTUAL FUNDS · 12% CAGR · 5 → 30 YEAR HORIZONS

SECTION 01 · THE COMPOUNDING LATTICE

# SIP Growth at 12% Annual Returns

Equity mutual fund historical average · Compounded monthly · Future value at end of horizon

MONTHLY SIP ₹	5 YEARS	10 YEARS	15 YEARS	20 YEARS	25 YEARS	30 YEARS
₹ 1,000 at ₹12K/year	₹ 82,486 Inv. ₹ 60,000	₹ 2,32,339 Inv. ₹ 1,20,000	₹ 5,00,458 Inv. ₹ 1,80,000	₹ 9,89,255 Inv. ₹ 2,40,000	₹ 18,78,846 Inv. ₹ 3,00,000	₹ 34,94,964 Inv. ₹ 3,60,000
₹ 2,000 at ₹24K/year	₹ 1,64,972 Inv. ₹ 1,20,000	₹ 4,64,678 Inv. ₹ 2,40,000	₹ 10,00,916 Inv. ₹ 3,60,000	₹ 19,78,510 Inv. ₹ 4,80,000	₹ 37,57,693 Inv. ₹ 6,00,000	₹ 69,89,927 Inv. ₹ 7,20,000
₹ 5,000 at ₹60K/year	₹ 4,12,432 Inv. ₹ 3,00,000	₹ 11,61,695 Inv. ₹ 6,00,000	₹ 25,02,290 Inv. ₹ 9,00,000	₹ 49,46,275 Inv. ₹ 12,00,000	₹ 93,94,232 Inv. ₹ 15,00,000	₹ 1,74,74,818 Inv. ₹ 18,00,000
₹ 10,000 at ₹1.2L/year	₹ 8,24,864 Inv. ₹ 6,00,000	₹ 23,23,391 Inv. ₹ 12,00,000	₹ 50,04,580 Inv. ₹ 18,00,000	₹ 98,92,554 Inv. ₹ 24,00,000	₹ 1,87,88,466 Inv. ₹ 30,00,000	₹ 3,49,49,636 Inv. ₹ 36,00,000
₹ 15,000 at ₹1.8L/year	₹ 12,37,296 Inv. ₹ 9,00,000	₹ 34,85,086 Inv. ₹ 18,00,000	₹ 75,06,871 Inv. ₹ 27,00,000	₹ 1,48,38,828 Inv. ₹ 36,00,000	₹ 2,81,82,698 Inv. ₹ 45,00,000	₹ 5,24,24,454 Inv. ₹ 54,00,000
₹ 25,000 at ₹3L/year	₹ 20,62,160 Inv. ₹ 15,00,000	₹ 58,08,477 Inv. ₹ 30,00,000	₹ 1,25,11,451 Inv. ₹ 45,00,000	₹ 2,47,31,381 Inv. ₹ 60,00,000	₹ 4,69,71,164 Inv. ₹ 75,00,000	₹ 8,73,74,090 Inv. ₹ 90,00,000

■ Under 3x invested  
 ■ 3x to 5x invested  
 ■ Above 5x invested

$$FV = P \times [((1+r)^n - 1) / r] \times (1+r) \cdot r = 1\% / \text{month}$$

Assumed 12% CAGR (historical equity mutual fund average over 15+ years). Actual returns may vary. Figures rounded to the nearest rupee.

SECTION 02 · THE TIME PREMIUM

# The Cost of Waiting — Why Starting Early Matters

Same SIP. Same returns. The only variable is when you begin. ₹10,000 / month at 12% CAGR.

**25**  
35-YR  
HORIZON

**START AT 25 — THE WINNER**

**₹ 5.28 Cr**  
FINAL CORPUS

**30**  
30-YR  
HORIZON

**5 yrs lost**

**₹ 3.49 Cr**  
FINAL CORPUS

**35**  
25-YR  
HORIZON

**10 yrs lost**

**₹ 1.88 Cr**  
FINAL CORPUS

**40**  
20-YR  
HORIZON

**15 yrs lost**

**₹ 98.9 L**  
FINAL CORPUS

THE PRICE OF EACH DELAY

5-year delay (start at 30) **₹ 1.79 Cr**

10-year delay (start at 35) **₹ 3.40 Cr**

15-year delay (start at 40) **₹ 4.29 Cr**

*Every 5-year delay can cost you ₹1 to ₹4 crore.  
The best time to start was yesterday. The second  
best time is today.*

SECTION 03 · THE WEALTH MULTIPLIER

# Step-Up SIP vs Flat SIP

₹10,000 / month starting SIP at 12% returns · Step-up increases the monthly contribution by 10% each year

DURATION	FLAT SIP (₹10K / MO)	STEP-UP (+10% / YR)	EXTRA WEALTH
10 Years	₹ 23.23 L	₹ 31.97 L	+ ₹ 8.74 L +38%
15 Years	₹ 50.05 L	₹ 84.11 L	+ ₹ 34.06 L +68%
20 Years	₹ 98.93 L	₹ 1.97 Cr	+ ₹ 98.07 L +99%
25 Years	₹ 1.88 Cr	₹ 4.33 Cr	+ ₹ 2.45 Cr +131%
30 Years	₹ 3.49 Cr	₹ 9.25 Cr	+ ₹ 5.76 Cr +165%

2.7<sup>x</sup>

30-YEAR CORPUS

Increasing your SIP by just **10% annually** nearly triples your 30-year corpus versus a flat contribution.

HOW STEP-UP WORKS

- Yr 1 → ₹10,000
- Yr 2 → ₹11,000
- Yr 3 → ₹12,100
- Yr 4 → ₹13,310
- ...
- Yr 10 → ₹23,579
- Yr 20 → ₹61,159
- Yr 30 → ₹1,58,631

A 10% annual step-up roughly tracks the average salary increment for Indian professionals — meaning your SIP grows in lockstep with your income, without ever feeling the pinch.

## SECTION 04 · READ BEFORE YOU INVEST

# Important Notes & Next Steps

- 01 Returns assumed at 12% CAGR** — the historical average for diversified Indian equity mutual funds over 15+ years. This is a planning benchmark, not a promise.
- 02 Markets are volatile in the short term.** Actual returns vary year to year; SIPs reward those who stay invested through downturns.
- 03 SIP doesn't guarantee returns** — but historically it has rewarded disciplined investors who keep contributing regardless of market sentiment.
- 04 Inflation matters.** ₹1 crore in 2056 will not have today's purchasing power — assume real returns of roughly 6 to 7% after inflation.
- 05 Equity LTCG above ₹1.25 lakh is taxed at 12.5%** (post Budget 2025). Plan exits and withdrawals to use the annual exemption efficiently.
- 06 Past performance does not guarantee future results.** Read all scheme-related documents carefully before investing.

## TAKE THE NEXT STEP

## Stop reading. Start compounding.

### → Interactive SIP Calculator

Model any SIP, any horizon, any step-up.  
See your wealth curve in real time.

[www.onepaisa.in/calculators/sip](http://www.onepaisa.in/calculators/sip)

### → Compare 243+ Mutual Funds

Side-by-side returns, expense ratios, and  
ratings — built for Indian investors.

[www.onepaisa.in/mutual-funds](http://www.onepaisa.in/mutual-funds)



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