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How Ravi's Festive Start of a SIP SPARKED a DECADE OF WEALTH



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HOW IT ALL STARTED

It was Diwali 2015 when Ravi, a 32-year-old, received his festive bonus. Like every year, he had plans — gifts for family, sweets for friends, and some electronic gadget purchases.

But that year, something interesting happened. His MFD friend suggested him to start an SIP,



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HOW THE SMALL STEPS GREW OVER TIME

Over the next 10 years, Ravi continued his SIP **without skipping a single month**, even during market ups and downs.

As his income grew, he added a **8% step-up each year,** turning consistency into real progress.

With 13% return assumptions, let's see how his festive start turned into a wealth story:

Year	SIP Amount with 8% Annual Step-Up	Annual Investment	Estimated Year-End Value
1	₹ 10,000	₹ 1,20,000	₹ 1,28,292
2	₹ 10,800	₹ 1,29,600	₹ 2,83,526
3	₹ 11,664	₹ 1,39,968	₹ 4,70,024
4	₹ 12,597	₹ 1,51,165	₹ 6,92,739
5	₹ 13,605	₹ 1,63,259	₹ 9,57,335
6	₹ 14,693	₹ 1,76,319	₹ 12,70,292
7	₹ 15,869	₹ 1,90,425	₹ 16,39,014
8	₹ 17,138	₹ 2,05,659	₹ 20,71,956
9	₹ 18,509	₹ 2,22,112	₹ 25,78,770
10	₹ 19,990	₹ 2,39,881	₹ 31,70,467



➡️ **Total Investment:** ₹17,38,387
➡️ **Estimated Corpus (10 years @13% CAGR):** ₹ 31,70,467

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WHAT RAVI LEARNED

Ravi's Diwali decision wasn't about timing the market — it was about **starting small and staying consistent.**

He didn't wait for the "perfect moment." He simply used the festival's spirit of **new beginnings** to ignite a habit.



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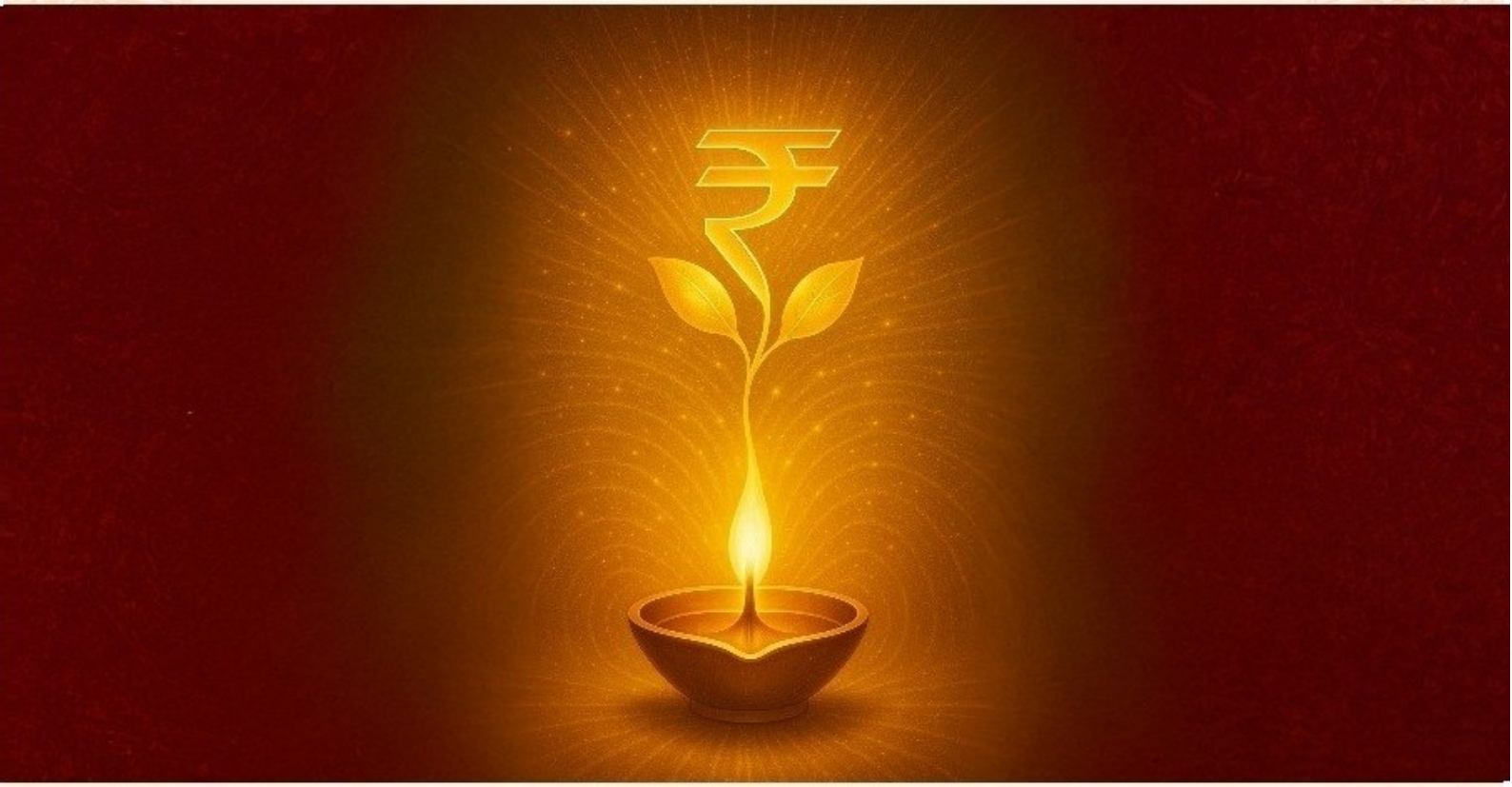
YOUR TURN TO LIGHT UP YOUR FINANCIAL FUTURE

This Diwali, instead of just lighting diyas, light up your financial future. Even a SIP of any amount, started today, can grow into something meaningful over time — provided you stay invested, stay disciplined, and review regularly.

🌱 Light your first diya of wealth this Diwali — start your SIP today



⚠️ *Disclaimer*

The figures used in this illustration are for explanatory purposes only and do not guarantee future returns. Ravi's character narrative involves creative liberties for storytelling purposes and is not based on a real individual. Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully before investing.

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