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A FATHER'S GIFT BEYOND TOYS:

How Raj Built His Daughter's Education Fund

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A FATHER, A FESTIVAL, AND A THOUGHT

Raj still remembers that Children's Day, 18 years ago.

He stood in a queue outside a toy store, preparing to buy another doll set for his 3-year-old daughter, Riya. While he waited, a thought struck him —

"Toys break, but dreams grow."



"Every parent buys memories.
Some also build futures."

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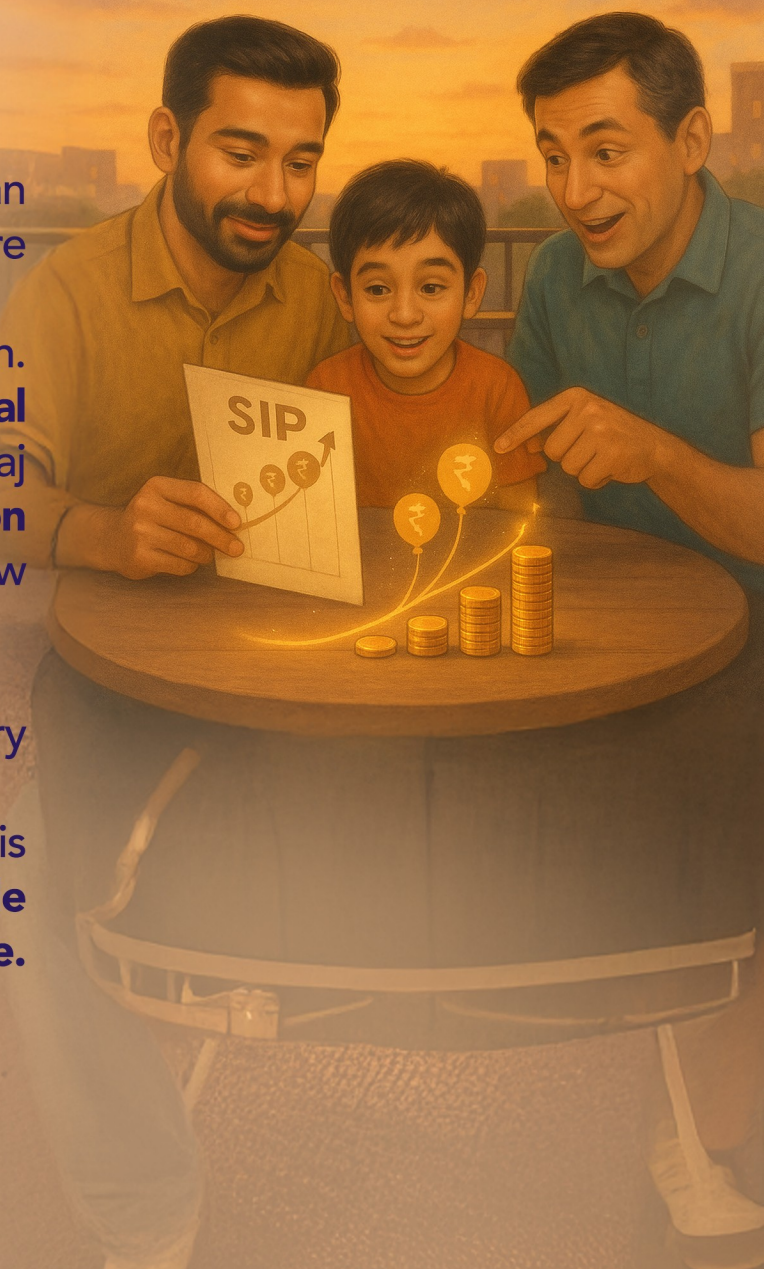
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THE CONVERSATION THAT CHANGED EVERYTHING

That evening, after a small children's celebration in home, Raj met his financial advisor friend **Suraj.**

After some casual conversation, Raj said, "I keep buying her things she might forget in a few months… maybe it's time I gave her something that lasts."

Suraj smiled and said,
"Then **start a SIP today** — one that can keep funds ready for all her future dreams."
Back then, SIPs were not very common. Most people still preferred **traditional savings** for life goals. But Suraj explained patiently — how **inflation eats into traditional returns,** and how SIPs can help beat inflation over time.



Raj listened carefully, and that very evening, he decided to take action.
That Children's Day, he gave his daughter a gift that would **never fade — a financial head start for her future.**

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THE POWER OF AN EARLY START

Raj began a monthly SIP of ₹5,000 in an equity-oriented mutual fund.
As his income increased, he decided to raise the amount by 10% each year to give Riya the best education possible.
Here's how that one thoughtful decision grew over time with 13% assumed return:

Year	Monthly SIP (₹)	Annual Investment (₹)	Estimated Value (₹)
1	₹5,000	₹60,000	₹64,146
5	₹7,321	₹87,846	₹4,95,903
10	₹11,790	₹1,41,477	₹17,12,327
15	₹18,987	₹2,27,850	₹44,41,098
18	₹25,272	₹3,03,268	₹74,07,490

➡️ Total Investment: ₹27.36 lakh

➡️ Estimated Corpus (@13% CAGR, 18 Years): ₹74.07 lakh

By the time Riya turned 20, Raj's SIP had quietly grown into a fund, enough to support her higher education dreams — even in the best Universities.



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THE MOMENT OF TRUTH

Riya, now 21, had just completed her graduation and received an offer from a renowned management institute for her post-graduate studies.

Excited yet anxious, she told her parents,

"Papa, the course fees are nearly ₹50 lakh… should I apply for an education loan?"

Raj smiled, blessed her, and said, "You don't need to worry about that."

He opened his smartphone and showed her the current value of the investment he had started years ago.

"Papa started this for you when you were three. It's now worth enough to fund your dream education."

Tears welled up in Riya's eyes.

She realized that her father's quiet discipline and love had secured her dreams long before she even dreamed them.



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THE LESSON EVERY PARENT CAN LEARN

Raj didn't need a huge salary or luck on his side.
All he needed was time, consistency, and love expressed through planning.
He didn't just gift his daughter toys — he gifted her time, freedom, and opportunity. And on that day, Riya understood what true gifts really look like.
🌟 Real love is not just expressed — it's planned.

Your Turn to Begin
This Children's Day, think beyond toys, clothes, or gadgets.
Give your child a gift that grows with time — a SIP that becomes the foundation of their dreams.
🎁 Start a "Children's Day SIP" today — because real gifts grow with time.



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