

# Blueprint to 1 Crore

Now is the moment to move from simply shuffling your savings to actively composing your future

## Overview

- 🎯 **Objective:** Accumulate 1 Cr
- 👤 **Who it's for:** First-time and intermediate investors
- 🛠️ **Approach:** Goal-based planning, disciplined SIP/step-up, rebalancing, risk controls

## Key Assumptions

- 🕒 **Time horizon:** 7–30 years (customizable)
- 📈 **Inflation:** 5–6% p.a.
- 🔄 **Rebalance:** Annually

## Investor Profiling

- 📄 Risk profiling questionnaire
- 🧠 Risk capacity vs tolerance assessment
- 👤 **Profiles:** Conservative / Moderate / Aggressive
- 📊 **Map to equity allocation bands:** 40–60% / 60–75% / 75–90%

## Planning Foundations

- 🏠 **Emergency fund:** 6–12 months expenses
- 📄 **Insurance:** Term (10–15x income), Health, Critical illness cover
- 📄 **Debt plan:** Close high-cost loans first
- 📄 **SIP date, step-up plan and auto-debit**

## Strategic Asset Allocation

- 🎯 **Core (80–90%):** Index/flexicap, short-duration debt funds, hybrid funds
- 🔪 **Satellite (10–20%):** Factor/smart-beta, international equity (10–20% of equity), REITs
- 📉 **Glide path:** De-risk 3 years before target

## Pathways to 1 Crore (SIP Focus)

Monthly SIP needed at 12% p.a. (approx.): 10 yrs: ~43,000

Time Horizon	Target Corpus (₹)	Expected Return (%)	Monthly SIP (approx.) at 12%
10 yrs	10,000,000	12	43,000
15 yrs	10,000,000	12	20,000
20 yrs	10,000,000	12	10,000
25 yrs	10,000,000	12	5,300
30 yrs	10,000,000	12	2,850

### Step-up SIP (increase 10%/yr), starting SIP (approx):

Time Horizon	Target Corpus (₹)	Expected Return (%)	Annual Step-UP (%)	Starting Monthly SIP (approx.)
15 yrs	10,000,000	12	10	10,000–12,000
20 yrs	10,000,000	12	10	5,000–6,000
25 yrs	10,000,000	12	10	2,400–2,800

**Please note:** At 10% returns, need ~15–25% higher SIP; at 14%, ~10–15% lower.

**Disclaimer:** A 12% return is a historical average based on long-term market performance (such as the S&P 500 or Indian BSE Sensex over 20-30 years) and is not a promise or guarantee of future results.

### Lump Sum and STP Options

- 🏠 **Deploy lump sum via 6–12 month STP** into equity if markets elevated
- 🔄 **Hybrid:** 50% lump sum + 50% SIP for cash-flow flexibility

### Risk and Drawdown Controls

- 🎯 **Max single-fund exposure:** less than 20%
- 📅 **Liquidity bucket:** 6 Months of monthly expense
- 🔄 **Behavior rules:** No timing; rebalance on band breach

### Implementation Checklist

- 📄 **KYC/nominees, folio setup, ECS**
- 📈 **SIP + 10% annual step-up mandate**
- 📅 **Rebalance calendar (annual)**
- 📄 **Documentation:** IPS, product factsheets

### Monitoring and Reviews

- 📊 **Set your KPIs**
- 📅 **Life events review (income, dependents, goals)**
- 📅 **Tax harvesting for the year done**
- 📊 **Alpha generation chart**

**Disclaimer:** Mutual Fund investments are subject to market risks, read all scheme related documents carefully.