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ROAD TO BECOME 1000 (HAZAAR) AND 100 CROREPATI

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EVERY THOUGHT WITH A SELFLESS MOTIVE MAY BECOME A POSSIBILITY IF THERE IS A WILL TO DO IT

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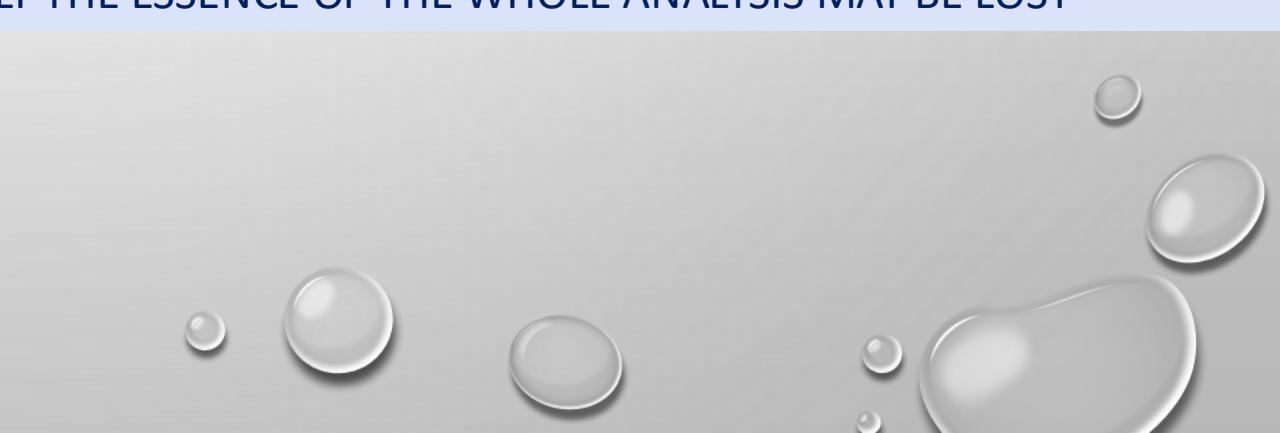
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IMPORTANT

PLEASE READ THE METHODOLOGY AND ASSUMPTIONS SLIDE CAREFULLY AND ATTENTIVELY BEFORE GOING THROUGH THE NUMBERS. WITHOUT UNDERSTANDING THEM PROPERLY THE ESSENCE OF THE WHOLE ANALYSIS MAY BE LOST



METHODOLOGY AND ASSUMPTIONS

- The analysis is based on the concept of “Time Value of Money” and the “Power of Compounding”.
- There are 3 important constituents of this analysis viz. Initial investment, Time horizon and Rate of Return (ROI).
- Earlier the investment journey is started, the better it is. The longer is the Time Horizon for investment, the quantum of Initial Investment will be lower.
- Either increase the Initial Investment or increase the Time Horizon to benefit from “Compounding” and manage to reach the desired corpus.
- The average “Life Expectancy” is going up in India and it currently hovers around 70 years. With better access to “Lifestyle Medication”, most of the Indians can live up till 75 years of age. People having access to “High Quality Medication” can live up till 85 years of age or even higher. The calculations have been designed with the assumption that a person can live up till 75 years of age.
- All the “Financial Planning” should now assume a minimum lifespan of 85 years to be able to support the lifestyle one chooses to viz. Normal, Premium or Luxury. Wealth creation does not happen overnight. It requires time and hence it would require 25-40 years of time and dedicated approach to become 1,000 (HAZAAR) CROREPATI.
- A person starting investment at an early age may have lesser Initial Investment but he may benefit from the “Longer Investment Horizon”. A person starting investment little late may not have Time Horizon in his favour, however; he may have accumulated wealth that may support a higher initial outlay.
- It may or may not be practical for Middle aged persons or Senior citizens to plan with 25 years of Time Horizon. This is because to achieve the desired result, the Initial Investment may turn out to be on the higher side. In this situation looking at becoming 100 CROREPATI may be a more practical idea.
- This analysis is mainly focused on the age group of 35-50 years, however, it is not restricted to them. If someone can afford the required Initial Investment then person aged lesser than 35 or more than 50 can also plan to become the 1,000 (HAZAAR) or 100 CROREPATI.
- The objective of 1,000 & 100 CROREPATI may be achieved by LUMP-SUM (One time) investment or with a method of Yearly-SIP i.e. by investing every year.

WHO AND HOW SHOULD ONE TARGET 1000 (HAZAAR CROREPATI) OR 100 CROREPATI

- My idea with this thought is to encourage youngsters around 30-35 years of age to think big and prioritize investments over expenditures.
- The 1000 (Hazaar) crorepati idea may not be as practical to people aged 50 or above as it could be for the ones aged 30-35. However; people aged 50 or above may target to become 100 crorepati.
- Also, the “Initial Investment” numbers or yearly SIP numbers would require an open minded approach to think and make it a possibility than to just get baffled with the numbers and think them to be outrageous. Until now, our brains are mostly trained or tuned to think of 1, 5 and 10 crores etc. Now, we need to start telling ourselves 100, 500 and 1000 crores numbers and look at the possible ways and means to achieve them. I agree that it is not an easy task, however; it is not impossible too. It is said “you become what you think”. However; nothing comes without hard work and a dedicated approach.
- These days people in the age bracket of 30-35 are spending 25L on SUVs, so why not direct them for an investment which can buy many SUVs in future and not just one.
- The calculations shown in the analysis are either one-time investment or a “constant” yearly investment which is SIP (Systematic Investment Plan) in nature. The same can also be achieved either with a “combination of one-time (lump-sum) investment and yearly (SIP) investment” or with “Step-up SIP mode” of investment. i.e. SIP amount can be smaller to start with and with every passage of year the SIP amount can be increased by let’s 8-10% to offset the impact of inflation and to reduce the “Time Horizon”. This will even ease the pressure on the individual and make the objective even more achievable.
- There can be even a third approach. The combo approach of One-time investment and yearly SIP can be supported with a booster dose of investment. This means that if someone receives some money from somewhere or a windfall gain in future, it can be added to the investment.
- People aged around 40-45 years may look at the combination of One-time investment and Yearly SIP or alternatively, in place of looking at a target corpus of 1000 crore or 100 crore, they may look at a number in the middle, let’s say, 500 crore.

MODUS OPERANDI

- One may argue that why would someone need such a massive wealth when even INR 10-15 crores could be enough to lead a quality lifestyle.
- While I am in complete agreement with the above, we must not forget that India is a developing nation and per capita GDP is still low. Due to this, a large population of Indian do not have the access to even a basic lifestyle.
- It would require money to build better infrastructure so that people not having access to even a basic lifestyle may also lead a decent lifestyle.
- This cannot only be achieved with the efforts of government of India. We also need to do our bit.
- The one who can earn, should earn and donate some part of it for the betterment of the society.
- There are variety of Trusts working on improving the life of under privileged population of India. They need monetary support/funding to be able to achieve this objective. If we can earn money which is in excess to our requirement, we can donate it to the Trusts that can match “our objective of upliftment of society”.
- While there could be agreement or disagreement to the Modus Operandi that I have mentioned, all of us would agree that the joy of giving is limitless. And, if this is true, then so is this Modus Operandi.



ROAD TO BECOME 1000 CROREPATI

One Time Initial Investment To Become The 1000 (HAZAAR) CROREPATI				Yearly Investment To Become The 1000 (HAZAAR) CROREPATI			
INITIAL INVESTMENT	ANNUAL RETURN	YEARS	1,000 CRORE CORPUS	YEARLY INVESTMENT	ANNUAL RETURN	YEARS	1,000 CRORE CORPUS
₹15,95,69,475.43	18%	25	10,00,00,00,000	₹2,91,88,261.13	18%	25	10,00,00,00,000
₹6,97,49,288.34	18%	30	10,00,00,00,000	₹1,26,43,056.32	18%	30	10,00,00,00,000
₹3,04,88,056.76	18%	35	10,00,00,00,000	₹55,04,632.77	18%	35	10,00,00,00,000
₹1,33,26,610.59	18%	40	10,00,00,00,000	₹24,01,990.95	18%	40	10,00,00,00,000
₹10,48,25,960.10	20%	25	10,00,00,00,000	₹2,11,87,289.82	20%	25	10,00,00,00,000
₹4,21,27,202.33	20%	30	10,00,00,00,000	₹84,61,084.65	20%	30	10,00,00,00,000
₹1,69,29,977.79	20%	35	10,00,00,00,000	₹33,91,737.76	20%	35	10,00,00,00,000
₹68,03,778.37	20%	40	10,00,00,00,000	₹13,61,682.13	20%	40	10,00,00,00,000
₹6,93,43,256.50	22%	25	10,00,00,00,000	₹1,53,62,041.83	22%	25	10,00,00,00,000
₹2,56,56,953.07	22%	30	10,00,00,00,000	₹56,59,049.07	22%	30	10,00,00,00,000
₹94,93,053.46	22%	35	10,00,00,00,000	₹20,90,456.24	22%	35	10,00,00,00,000
₹35,12,422.68	22%	40	10,00,00,00,000	₹7,73,004.50	22%	40	10,00,00,00,000
₹4,61,80,419.21	24%	25	10,00,00,00,000	₹1,11,34,721.22	24%	25	10,00,00,00,000
₹1,57,52,498.43	24%	30	10,00,00,00,000	₹37,86,564.41	24%	30	10,00,00,00,000
₹53,73,299.14	24%	35	10,00,00,00,000	₹12,90,285.10	24%	35	10,00,00,00,000
₹18,32,873.93	24%	40	10,00,00,00,000	₹4,39,970.38	24%	40	10,00,00,00,000

The image features a light gray gradient background with several realistic water droplets of various sizes scattered in the corners. The droplets have highlights and shadows, giving them a three-dimensional appearance. In the center of the image, there is a faint, circular watermark logo consisting of concentric rings.

ROAD TO BECOME 100 CROREPATI

One Time Initial Investment To Become The 100 CROREPATI				Yearly Investment To Become The 100 CROREPATI			
INITIAL INVESTMENT	ANNUAL RETURN	YEARS	1,00 CRORE CORPUS	YEARLY INVESTMENT	ANNUAL RETURN	YEARS	1,00 CRORE CORPUS
₹3,65,05,630.52	18%	20	1,00,00,00,000	₹68,19,981.21	18%	20	1,00,00,00,000
₹1,59,56,947.54	18%	25	1,00,00,00,000	₹29,18,826.11	18%	25	1,00,00,00,000
₹69,74,928.83	18%	30	1,00,00,00,000	₹12,64,305.63	18%	30	1,00,00,00,000
₹30,48,805.68	18%	35	1,00,00,00,000	₹5,50,463.28	18%	35	1,00,00,00,000
₹13,32,661.06	18%	40	1,00,00,00,000	₹2,40,199.09	18%	40	1,00,00,00,000
₹2,60,84,053.30	20%	20	1,00,00,00,000	₹53,56,530.69	20%	20	1,00,00,00,000
₹1,04,82,596.01	20%	25	1,00,00,00,000	₹21,18,728.98	20%	25	1,00,00,00,000
₹42,12,720.23	20%	30	1,00,00,00,000	₹8,46,108.46	20%	30	1,00,00,00,000
₹16,92,997.78	20%	35	1,00,00,00,000	₹3,39,173.78	20%	35	1,00,00,00,000
₹6,80,377.84	20%	40	1,00,00,00,000	₹1,36,168.21	20%	40	1,00,00,00,000
₹1,87,41,458.54	22%	20	1,00,00,00,000	₹42,01,870.05	22%	20	1,00,00,00,000
₹69,34,325.65	22%	25	1,00,00,00,000	₹15,36,204.18	22%	25	1,00,00,00,000
₹25,65,695.31	22%	30	1,00,00,00,000	₹5,65,904.91	22%	30	1,00,00,00,000
₹9,49,305.35	22%	35	1,00,00,00,000	₹2,09,045.62	22%	35	1,00,00,00,000
₹3,51,242.27	22%	40	1,00,00,00,000	₹77,300.45	22%	40	1,00,00,00,000
₹1,35,38,367.43	24%	20	1,00,00,00,000	₹32,93,800.87	24%	20	1,00,00,00,000
₹46,18,041.92	24%	25	1,00,00,00,000	₹11,13,472.12	24%	25	1,00,00,00,000
₹15,75,249.84	24%	30	1,00,00,00,000	₹3,78,656.44	24%	30	1,00,00,00,000
₹5,37,329.91	24%	35	1,00,00,00,000	₹1,29,028.51	24%	35	1,00,00,00,000
₹1,83,287.39	24%	40	1,00,00,00,000	₹43,997.04	24%	40	1,00,00,00,000