

For MYGOV.in Ideas on PM-SYM



Subscription to the (PM SYM) scheme

Pay Rs 55

Get Rs. 3000

Pension

is the mantra of the scheme

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The aim of today's exercise is to make 'MODY GOVT' or successive Government to come out with a meaningful and useful novel scheme protecting the underprivileged to have inflation protected pension or inflation protected return on investment. Of course the investment also has to be inflation protected one. LET US SEE HOW in this presentation.

This will shut the voice of many economist and to say the Government bothers about underprivileged and is good at least at a microeconomics level and concerned maandhan scheme to be really a maandhan or respectful fund.

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THERE ARE BASICALLY TWO SCHEMES FOR PENSION FOR WORKERS OF UNORGANISED SECTORS:

THEY ARE:

- 1. ATAL PENSION YOJNA**
- 2. PM - SYM, PRIME MINISTER SHRAM YOGI MAANDHAN SCHEME**

Both are having merits but deficient to the INFLATION front.

First one is a joint life pension scheme with return of purchase price to the 2nd nominee and the second one is of joint whole life pension scheme without return of purchase price.

From the IRR point of view, the second one, that is PM SYM is better placed than the first one.

Therefore we will discuss about the PM SYM as applicable to INFLAPRO

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(PM SYM) scheme highlights are:

- For an **18 years entrant** of worker of unorganised sector, like artisan, street vendor, daily wagers etc, who are generally earning less than rupees 15000 per month, who are not covered by any PF and other social security schemes.
- The person has to subscribe to the PM-SYM scheme for pension.
- The monthly contribution by the policyholder is Rupees 55.
- Government contributes equivalent amount of Rupees 55.
- The investment period is for 42 years upto his age of 60.
- From age 60, the person gets a minimum guaranteed pension of Rupees 3000 pm, (or maybe more), for the whole life and on his/her death, spouse gets 50% of the pension amount, that Rs. 1500 pm or more until death.
- For more details about eligibility, death benefit, etc please visit appropriate government site.

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Algebraically the scheme may look good

- But from the inflation point of view, the schemes are unsound and deficient.
- The investment of Rs. 55 per month is also a tiny amount and
- The worst part is Rs. 3000 pm pension after 42 years and it is just equivalent to Rs. 260 pm of today's price. One can imagine what this Rupees 260 pm will do today. Will it be sufficient for one day meals expenses? Leave alone one month. How can one subsist with this Rupees 260 per month of today's price ? It is not a question, it is an akshepam (denouncement). Not only that the same 3000 pm at his evening of life at age 85 would mean Rs. 60 of today's value. And the spouse after that will be getting just Rs. 30 equivalent of today's price. **WHAT A PITY?**
- Even today's purchase power of Rupees 3000 itself is too low and doubtful whether a person can subsist with the amount even today. And the worse is after 42 years.
- SO THE REMEDY IS TO GO IN FOR THE AUTHOR'S INFLAPRO METHOD.
- THAT IS: contd..

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Before applying the INFLAPRO we should have to do certain calculation of finding out IRR (Internal Rate of Return) from the known data of PMSYM

- Rs. 55+ Rs. 55 (policyholder+govt. contribution) Rs. 110 RD be assumed to bear 8.25% (current EPF rates)
- Period is 42 years or 504 months.
- The corpus works out to Rs. 4,92,959.00.
- The **Government contribution is an internal process**, so when we consider, only the policyholder's contribution of Rs. 55 pm and generating a corpus of Rs. 4,92,959 works out to
- Monthly compounded return of 10.42377% or IRR of 10.93648% (annual). Nearly 11%
- Similarly: contd..

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With this corpus of Rs. 4,92,959.00.

- to pay Rs. 3000 per month pension, for let us say upto life expectancy of 85 years age of the policyholder, that is for 25 years of retirement life and then
- To spouse @ Rs. 1500 pm pension until (his/her) death, let us say for 15 additional years,
- The post retire IRR works out to 6.22480% monthly compounded or 6.40550% (say 6.4%).
- That is
- Rate of return of **10.42377% and 6.22480%** respectively during corpus building time and post retirement respectively considering a frequency of monthly periodicity.
- contd..

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continuation:

- Rate of return of **10.42377% and 6.22480%** respectively during corpus building time and post retirement respectively.
- Now let us consider an amount of Rs. 3000 pm of current value
- At an inflation of 6% pa
- The monthly pension after 42 year at age 60 will be Rs. 34,671, with an annual top up of 6%
- And by 84 th age of the policyholder just before his life expectancy the pension figure works out to Rs. **1.40 Lakh** per month.
- The spouse would continue to get 50% of last drawn pension, that is Rs. **70,190** and 6% increase per year.
- contd..

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In order to achieve the above,

- @ Rate of return of **10.42377% and 6.22480%** respectively during corpus building time and post retirement respectively.
- And keeping other parameters same, other than inflation.
- Let the inflation be 6% pa
- The starting amount of contribution for the policyholder would be Rs. **707** per month and equivalent contribution from Government with 6% top up (that is increment per year) by both.
- The rate of return during corpus building time is 8.25% on both contributions or **10.42377%** on policyholder contribution alone.
- The summary the resulting INFLAPRO scheme is shown in a tabular form contd..

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RESULTING INFLAPRO-PM-SYM SCHEME (18 years age entrant)

First year contribution	Top up %	41st year contr. (@ age 59)	Total deposit	CORPUS Built
₹ 707 pm	6%	₹ 7717 pm	₹ 14.94 lakh	₹ 1.21 crore
IRR at corpus build time 10.42377% pa monthly or approx 11% pa yearly comp.				
60th age pension	Top up %	84th age pension	Spouse time 1st year family pension	Spouse time 15th year family pension
₹ 34,671 pm	6%	₹ 1.40 L pm	₹ 70,190 pm	₹ 1.59 L pm
IRR at retired life 6.22480% pa monthly or approx 6.4% pa yearly comp.				

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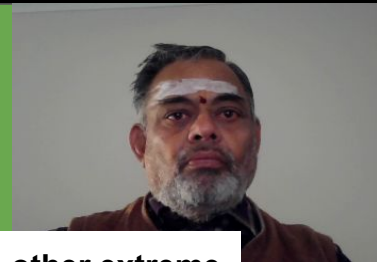
MORAL OF INFLAPRO-PM-SYM SCHEME (18 years age entrant) is

**IF the person invests approximately 5% of his earnings for 42 years,
He can reap about 20% of his earnings
For 40 years (25+15 spouse time)**

**With INFLAPRO
Pattern**

Total investment = ₹ 14.94 L and Total pension = ₹ 4.24 crore

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RESULTING INFLAPRO-PM-SYM SCHEME (40 years age entrant), the other extreme

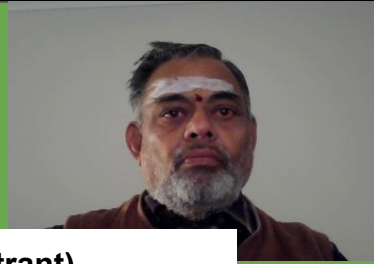
First year contribution	Top up %	19th year contr.	Total deposit	CORPUS Built
₹ 2,747 pm	6%	₹ 8,312 pm	₹ 12.13 lakh	₹ 33.67 L

IRR at corpus build time 10.42377% pa monthly or approx 11% pa annual comp.

60th age pension	Top up %	84th age pension	Spouse time 1st year family pension	Spouse time 15th year family pension
₹ 9,621 pm	6%	₹ 38,956 pm	₹19,478pm	₹ 44.038 pm

IRR at retired life 6.22480% pa monthly or approx 6.4% pa Annual comp.

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**RESULTING INFLAPRO-PM-SYM SCHEME (40 years age entrant)
the other extreme**

**IF the person invests approximately 18% of his earnings for 20 years,
He can reap about 20% of his earnings
For 40 years (25+15 spouse time)**

**With INFLAPRO
Pattern**

Total investment = ₹ 12.13 L, Total pension Amt= ₹ 1.18 crore

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**No scheme of this type is successful
unless otherwise suitable commission
is paid to scheme providers such as
LIC and SBI**

**LET THERE BE a flat one time COMMISSION
of Rs. 1000 per account creation
or 5% on first year premium**

which can help canvassing and boost the public participation

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**I am just browsing through some of my calculations
and attaching some
important pages
of the calculation pages, the link of pdf attachment is in description box below.**

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**The following page
shows
the arriving at the
corpus fund
given the interest
percentage(8.25%)
and monthly premium
both policyholder and the
government
(Rs. 110)**

**The result was the corpus
fund is Rs. 4,92,959**

RD/SIP CALCULATOR

Here is a calculator for Recurring Deposit with options of Instalments yearly, Half-yearly, Quarterly, Monthly, fortnightly weekly or daily modes.
Either you provide RD/SIP instalment Amount or Maturity amount and calculate the other automatically.

[calculate interest](#)

Fill up the following menu and submit

Compound(freq)

RD/SIP period years months weeks days

Maturity Amount ₹ [Activate](#)

OR

Given RD/SIP instalment Amt ₹ [Deactivate](#) ok

Interest Rate pa %pa ok

RD/SIP Start Date

[togglaroundON](#) [SUBMIT](#)

Last instalment Date=30-04-2065
Number of Instlments=504 Months

Instalment Amount=	₹ 110.00	Monthly
Rate of interest Monthly	8.25	%pa
Tot Interest=	₹ 4,37,519.15	
Hash Total Deposits=	₹ 55,440.00	
Adjustment=	₹ -0.15	
Maturity value=	₹ 4,92,959.00	

AUDIT TABLE				go bottom
period	RD/SIP instl.amt	Interest	ClosingBalance	
30-04-2023	Brought Forward=		₹ 0.00	
1:30-05-2023	₹ 110.00	₹ 0.76	₹ 110.76	
2:30-06-2023	₹ 110.00	₹ 1.52	₹ 222.28	
3:30-07-2023	₹ 110.00	₹ 2.28	₹ 334.56	
4:30-08-2023	₹ 110.00	₹ 3.06	₹ 447.62	
5:30-09-2023	₹ 110.00	₹ 3.83	₹ 561.45	
6:30-10-2023	₹ 110.00	₹ 4.62	₹ 676.07	
7:30-11-2023	₹ 110.00	₹ 5.40	₹ 791.47	
8:30-12-2023	₹ 110.00	₹ 6.20	₹ 907.67	
9:30-01-2024	₹ 110.00	₹ 7.00	₹ 1,024.67	
10:29-02-2024	₹ 110.00	₹ 7.80	₹ 1,142.47	
11:30-03-2024	₹ 110.00	₹ 8.61	₹ 1,261.08	
12:30-04-2024	₹ 110.00	₹ 9.43	₹ 1,380.51	
VEAD#2				go bottom

502:28-02-2065	₹ 110.00	₹ 3,318.65	₹ 4,86,030.98	
503:30-03-2065	₹ 110.00	₹ 3,342.22	₹ 4,89,483.20	
504:30-04-2065	₹ 110.00	₹ 3,365.95	₹ 4,92,959.15	partial/ roundoff

Instalment Amount=	₹	110.00 Monthly
Rate of interest Monthly		8.25 %pa
Tot Interest=	₹	4,37,519.15
Hash Total Deposits=	₹	55,440.00
Adjustment=	₹	-0.15
Maturity value=	₹	4,92,959.00

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**The following page
shows
the calculated menu page of IRR
with
the corpus
fund is Rs. 4,92,959
as maturity value for
Investment at rate of Rs. 55
(policyholder contribution)
per month
for 42 years (from 18 to 60)
The result was
10.42377%**

[home](#) MENU TO CALCULATE IRR

[reset](#)

premium/investment paying term years

42 lumpsum=[No](#) immediate=[off](#)

starting investment inflation % small period inf

55 0 [off](#)

MONEYBACK **ANNUAL AMOUNT ONLY**

Yr 0 YrTo 0 Amt 0

Yr 0 YrTo 0 Amt 0

Yr 0 YrTo 0 Amt 0

Yr 0 YrTo 0 Amt 0

Yr 0 YrTo 0 Amt 0

RETURN / INCOME

Waiting/Moratorium period years

0

starting return inflation % small period inf

0 3,393 0 [off](#)

return term years

0

Joint life Account years 100% ☐ 50% ☐ none ☐

0

Maturity/surrender/lifelong cover value

4,92,959

frequency Monthly

Scheme Name MYGOV PM SHRAM YOGI MAANDHAN SCHEME

Internal Rate of Return (IRR): 10.42377%
Annual Compounded 10.93648

Age at entry: 30 years

SBI SMARTLIFE PPT 10/policy 15 years 105% of premium paid as maturity

Premium 1,20,000 pa

Sum Assured: 13,42,000

Maturity Benefit: 22,62,869 @8% profit

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**The following page
shows
the calculated menu page of IRR
with
the corpus
fund is Rs. 4,92,959
as lump sum one time investment
at the time of retirement at age 60
getting a return of Rs. 3000 for
25 years of retired life
and 50% of last pension
for spouse time from another
15 years 0% inflation
The result was
6.22480%**

[home](#) MENU TO CALCULATE IRR

[reset](#)

premium/investment paying term years

0 lumpsum=[Yes](#) immediate=[off](#)

starting investment inflation % small period inf

4,92,959 0 [off](#)

SIP none ▼

MONEYBACK **ANNUAL AMOUNT ONLY**

Yr0 YrTo0 Amt0

Yr0 YrTo0 Amt0

Yr0 YrTo0 Amt0

Yr0 YrTo0 Amt0

Yr0 YrTo0 Amt0

RETURN / INCOME

Waiting/Moratorium period years

0

starting return inflation % small period inf

3,000 3,393 0 [off](#)

return term years

25

Joint life Account years 100% ☐ 50% ☒ none ☐

15

Maturity/surrender/lifelong cover value

0

frequency Monthly ▼

Scheme Name MYGOV PM SHRAM YOGI MAANDHAN SCHEME

submit

Internal Rate of Return (IRR): 6.22480%
Annual Compounded 6.40550

Age at entry: 30 years

SBI SMARTLIFE PPT 10/policy 15 years 105% of premium paid as maturity

Premium 1,20,000 pa

Sum Assured: 13,42,000

Maturity Benefit: 22,62,869 @8% profit



**The following pages
show
the calculated menu page of combo
plan of both corpus building
period and retirement period
IT IS CROSS CHECKED
to find that
the investment is Rs. 55 per month
and
pension is at the rate of Rs. 3000
per month upto life expectancy
of 85 years of age and
then spouse time
at 50% of the pension
that is Rs. 1500 until death of
spouse for say 15 years.**

bnvenkat.com -> INFLAPRO COMBO RD/PENSION page -> Edit the input

agneepath [17](#) [18](#) [19](#) [20](#) [21](#) [22](#) [23](#) [backToDefault?](#) [RDToggle](#)

Desired pension pm @ current level: ₹

☐ [Single Premium optionOFF](#)

☐ [Org.sector Addition to !2% basib+DA PPF/NPS @8.25%retnOFF](#)

Rate of intt.% nonzero (0.001%) [Comp.Int.month2year viceversa help](#)

Rate of intt.% nonzero (0.001%)

POst retirement

Current Age in years

Retiremt Age in years

Expected life/Maturity in years ☒ [joint life \(spouse 15years addn.\)](#) ☐ 100% ☒ 50% ☐ none

Choice years months; less than 99 years

[type/zerobal%](#) [def 0 50 100](#) ☐ [Non-auto](#) (def for default n %) |

The above % has no relevance w.r.t. RD/FD calcutions which is always def100%

NOTE on TYPE 0%means: The further pension after full term would be 0% and without return of principal

[small period inflation is OFF](#) | Freq

☐ [Post retire immediate OFF](#) | Post-retire-Freq

| [Loan/pensionValues](#)

INTEGRATED DEFERRED PENSION PLAN (REC.DEPOSIT/PENSION)

3,000.0000

Current Age of annuitant 18 years Retire Age: 60 years Life Expectancy Age/Maturity: 100 years

Year(age)	INPUT INF %and submit	
1(18)	0	Input for LOAN/ PENSION
2(19)		
3(20)		
4(21)		
5(22)		
6(23)		
7(24)		
8(25)		
9(26)		
10(27)		
11(28)		
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66(83)	
67(84)	
reset	default
	blank inflation means ditto from previous year Fill up 10 for 10% m for moratorium years

[Submit](#)

34671.05 12131872.44 3.42942% emiv 68662.05 growth: 0%
 princ/RD start % 12131872.44 0.070008%

bnvenkat.com -> INFLAPRO COMBO RD/PENSION page -> Edit the input

agneepath [17](#) [18](#) [19](#) [20](#) [21](#) [22](#) [23](#) [backToDefault?](#)

[RDToggle](#)

Desired pension pm @ current level:₹

☐ [Single Premium optionOFF](#)

☐ [Org.sector Addition to !2% basib+DA PPF/NPS @8.25%retnOFF](#)

Rate of intt.% nonzero (0.001%) [Comp.Int.month2year viceversa help](#)

Rate of intt.% nonzero (0.001%)

POst retirement

Current Age in years

Retiremt Age in years

Expected life/Maturity in years ☒ [joint life \(spouse 15years addn.\)](#) ☐ 100% ☒ 50% ☐ none

Choice years months; less than 99 years

[def 0 50 100](#) ☐ [Non-auto](#) (def for default n %)|

[type/zerobal%](#) The above % has no relevance w.r.t. RD/FD calcutions which is always def100%

NOTE on TYPE 0%means: The further pension after full term would be 0% and without return of principal

[small period inflation is OFF](#) |

Freq

☐ [Post retire immediate OFF](#) |

Post-retire-Freq

[Loan/pensionValues](#)

INTEGRATED DEFERRED PENSION PLAN (REC.DEPOSIT/PENSION)				
3,000.0000	Current Age of annuitant	18 years	Retire Age:	60 years
				Life Expectancy Age/Maturity: 100 years
	Current Value pm (pension) ₹	3,000.00	Desired@retire pm (startg pension)₹	3,000.00
	Calculated SuperAnnuation (principal desired) ₹	4,92,959.48	over ₹ 4 lakhs	
	@age 100(last pension) ₹	1,500.00		
	Rate of Interest	10.42377%paMonthly		
	Rate of Interest(post retire)	6.2248%paMonthly		
	Total recurring Deposit ₹	27,720		
	Total pension payment ₹	11,70,000.00Over 11 lakhs		
	After term Surrender.value ₹	0.00	Over	
	After term Further/pension ₹	0.00	Over	
	After term final Adjustment ₹	-5.35		
	Full term 82 years combined yield	50.254 %		

EFFECTS OF INFLAPRO in FIXED DEPOSIT/PENSION/LOAN		
SAMPLE Number of Years perspective and Amount on Principal of ₹ 4,92,959.48		
showpercent showValues Round Values		
Years ->	CHOICE 82	
	(age) [inflation]	Amount Monthly/Monthly
Variations	(18) [0]	55.00CR
	(19) [0]	55.00CR
	(20) [0]	55.00CR
	(21) [0]	55.00CR
	(22) [0]	55.00CR
	(23) [0]	55.00CR

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[1 3 5 7 9 11 13 15 17 19 21 23 25 27 29 31 33 35 37 39 41](#)

[Table-post retire](#)

[1 3 5 7 9 11 13 15 17 19 21 23 25 27 29 31 33 35 37 39](#)

[Bottom](#)

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[Table-post retire](#)

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[Bottom](#)

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	(95 spousetime) [0]	1,500.00DR
	(96 spousetime) [0]	1,500.00DR
	(97 spousetime) [0]	1,500.00DR
	(98 spousetime) [0]	1,500.00DR
	(99 spousetime) [0]	1,500.00DR
Yield	39.961%	
Yield-POST RETIRE	3.434%	
Yield-COMBINED	50.254%	
HashTotDeposit	(42 yrs)27,720.00	
Corpus	4,92,959.48	
HashTotPmt	(40 yrs)11,70,000.00	
Sur.Val after term	0.00	

AUDIT TABLE-(SIIP) Systematic INFLAPRO Investment PLAN						
Year	Age	B/F	INTEREST	INFLATION%	RD Amount	Clo.BALANCE
1(1 M)	18	0.00	0.48	[0.000]	55.00	55.48CR
1(2 M)	18	55.48	0.96	[0.000]	55.00	111.44CR
1(3 M)	18	111.44	1.45	[0.000]	55.00	167.89CR
1(4 M)	18	167.89	1.94	[0.000]	55.00	224.83CR
1(5 M)	18	224.83	2.43	[0.000]	55.00	282.26CR
1(6 M)	18	282.26	2.93	[0.000]	55.00	340.19CR
1(7 M)	18	340.19	3.43	[0.000]	55.00	398.62CR
1(8 M)	18	398.62	3.94	[0.000]	55.00	457.56CR
1(9 M)	18	457.56	4.45	[0.000]	55.00	517.01CR
1(10 M)	18	517.01	4.97	[0.000]	55.00	576.98CR
1(11 M)	18	576.98	5.49	[0.000]	55.00	637.47CR
1(12 M)	18	637.47	6.02	[0.000]	55.00	698.49CR
2(1 M)	19	698.49	6.55	[0.000]	55.00	760.04CR
2(2 M)	19	760.04	7.08	[0.000]	55.00	822.12CR
2(3 M)	19	822.12	7.62	[0.000]	55.00	884.74CR
2(4 M)	19	884.74	8.16	[0.000]	55.00	947.90CR
2(5 M)	19	947.90	8.71	[0.000]	55.00	1,011.61CR
2(6 M)	19	1,011.61	9.27	[0.000]	55.00	1,075.88CR
2(7 M)	19	1,075.88	9.82	[0.000]	55.00	1,140.70CR
2(8 M)	19	1,140.70	10.39	[0.000]	55.00	1,206.09CR
2(9 M)	19	1,206.09	10.95	[0.000]	55.00	1,272.04CR
2(10 M)	19	1,272.04	11.53	[0.000]	55.00	1,338.57CR
2(11 M)	19	1,338.57	12.11	[0.000]	55.00	1,405.68CR

38(1 M)	97	49,146.27	254.94	[spousetime][0.000]	1,500.00	47,901.21CR
38(2 M)	97	47,901.21	248.48	[spousetime][0.000]	1,500.00	46,649.69CR
38(3 M)	97	46,649.69	241.99	[spousetime][0.000]	1,500.00	45,391.68CR
38(4 M)	97	45,391.68	235.46	[spousetime][0.000]	1,500.00	44,127.14CR
38(5 M)	97	44,127.14	228.90	[spousetime][0.000]	1,500.00	42,856.04CR
38(6 M)	97	42,856.04	222.31	[spousetime][0.000]	1,500.00	41,578.35CR
38(7 M)	97	41,578.35	215.68	[spousetime][0.000]	1,500.00	40,294.03CR
38(8 M)	97	40,294.03	209.02	[spousetime][0.000]	1,500.00	39,003.05CR
38(9 M)	97	39,003.05	202.32	[spousetime][0.000]	1,500.00	37,705.37CR
38(10 M)	97	37,705.37	195.59	[spousetime][0.000]	1,500.00	36,400.96CR
38(11 M)	97	36,400.96	188.82	[spousetime][0.000]	1,500.00	35,089.78CR
38(12 M)	97	35,089.78	182.02	[spousetime][0.000]	1,500.00	33,771.80CR
39(1 M)	98	33,771.80	175.19	[spousetime][0.000]	1,500.00	32,446.99CR
39(2 M)	98	32,446.99	168.31	[spousetime][0.000]	1,500.00	31,115.30CR
39(3 M)	98	31,115.30	161.41	[spousetime][0.000]	1,500.00	29,776.71CR
39(4 M)	98	29,776.71	154.46	[spousetime][0.000]	1,500.00	28,431.17CR
39(5 M)	98	28,431.17	147.48	[spousetime][0.000]	1,500.00	27,078.65CR
39(6 M)	98	27,078.65	140.47	[spousetime][0.000]	1,500.00	25,719.12CR
39(7 M)	98	25,719.12	133.41	[spousetime][0.000]	1,500.00	24,352.53CR
39(8 M)	98	24,352.53	126.32	[spousetime][0.000]	1,500.00	22,978.85CR
39(9 M)	98	22,978.85	119.20	[spousetime][0.000]	1,500.00	21,598.05CR
39(10 M)	98	21,598.05	112.04	[spousetime][0.000]	1,500.00	20,210.09CR
39(11 M)	98	20,210.09	104.84	[spousetime][0.000]	1,500.00	18,814.93CR
39(12 M)	98	18,814.93	97.60	[spousetime][0.000]	1,500.00	17,412.53CR
40(1 M)	99	17,412.53	90.32	[spousetime][0.000]	1,500.00	16,002.85CR
40(2 M)	99	16,002.85	83.01	[spousetime][0.000]	1,500.00	14,585.86CR
40(3 M)	99	14,585.86	75.66	[spousetime][0.000]	1,500.00	13,161.52CR
40(4 M)	99	13,161.52	68.27	[spousetime][0.000]	1,500.00	11,729.79CR
40(5 M)	99	11,729.79	60.85	[spousetime][0.000]	1,500.00	10,290.64CR
40(6 M)	99	10,290.64	53.38	[spousetime][0.000]	1,500.00	8,844.02CR
40(7 M)	99	8,844.02	45.88	[spousetime][0.000]	1,500.00	7,389.90CR
40(8 M)	99	7,389.90	38.33	[spousetime][0.000]	1,500.00	5,928.23CR
40(9 M)	99	5,928.23	30.75	[spousetime][0.000]	1,500.00	4,458.98CR
40(10 M)	99	4,458.98	23.13	[spousetime][0.000]	1,500.00	2,982.11CR
40(11 M)	99	2,982.11	15.47	[spousetime][0.000]	1,500.00	1,497.58CR
40(12 M)	99	1,497.58	7.77	[spousetime][0.000]	1,500.00	5.35CR
FurtherPmt					0.00	
Adjustment						-5.35
Surr.Val						0.00CR
HASHTOT					11,70,000.00	

HIGHLIGHTS SAMPLE OF COMBO SIIP and SIWP				
Age:18 years, PPT=42 years, retire= 60 years, pre-retire=42 years, post-ret=25 years, spouse-time(@50%)=15 years, TOTALterm=82 years,				
desc	Start Amt ₹ pm	Ending Amt ₹ pm	Total	₹ in crore
SIIP pm	55	55	27,720	0.00
CORPUS			4,92,959	0.05
Starting SIWP ₹3,000 pm is equivalent to current value of ₹ 3,000 pm				
SIWP pm	3,000	1,500	11,70,000.00	0.12
Further			0	0.00
Maturity			0	0.00
Gross			11,70,000	0.12
				Approx 12 lakhs
Taxation			0	Approx
Net After Tax				Approx 12 lakhs

[showtax calc](#)

3000 492959.48 7.30283% emiv 2789.97 growth: 0%
princ/RD start % 492959.48 0.133885%

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For MYGOV.in Ideas on PM-SYM



**The following pages
show
the filled up menu page of combo
plan of both corpus building
period and retirement period
with edited
Inflation percentage,
keeping other parameters
same as it was
for 18 year entrant
Firstly it shows the
MENU PAGE
THEN
some pages of the result**

bnvenkat.com -> INFLAPRO COMBO RD/PENSION page -> Edit the input

agneepath [17](#) [18](#) [19](#) [20](#) [21](#) [22](#) [23](#) [backToDefault?](#) [RDToggle](#)

Desired pension pm @ current level: ₹

☐ [Single Premium optionOFF](#)

☐ [Org.sector Addition to !2% basib+DA PPF/NPS @8.25%retnOFF](#)

Rate of intt.% nonzero (0.001%) [Comp.Int.month2year viceversa help](#)

Rate of intt.% nonzero (0.001%)

POst retirement

Current Age in years

Retiremt Age in years

Expected life/Maturity in years ☒ [joint life \(spouse 15years addn.\)](#) ☐ 100% ☒ 50% ☐ none

Choice years months; less than 99 years

[type/zerobal%](#) [def 0 50 100](#) ☐ [Non-auto](#) (def for default n %) |

The above % has no relevance w.r.t. RD/FD calcutions which is always def100%

NOTE on TYPE 0%means: The further pension after full term would be 0% and without return of principal

[small period inflation is OFF](#) | Freq

☐ [Post retire immediate OFF](#) | Post-retire-Freq

| [Loan/pensionValues](#)

INTEGRATED DEFERRED PENSION PLAN (REC.DEPOSIT/PENSION)

3,000.0000

Current Age of annuitant 18 years Retire Age: 60 years Life Expectancy Age/Maturity: 100 years

Year(age)	INPUT INF %and submit	Input for LOAN/ PENSION
1(18)	6	
2(19)		
3(20)		
4(21)		
5(22)		
6(23)		
7(24)		
8(25)		
9(26)		
10(27)		
11(28)		
12(29)		
13(30)		
14(31)		
15(32)		
16(33)		
17(34)		
18(35)		
19(36)		
20(37)		
21(38)		

22(39)	
23(40)	
24(41)	
25(42)	
26(43)	
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29(46)	
30(47)	
31(48)	
32(49)	
33(50)	
34(51)	
35(52)	
36(53)	
37(54)	
38(55)	
39(56)	
40(57)	
41(58)	
42(59)	
43(60)	
44(61)	
45(62)	
46(63)	
47(64)	
48(65)	
49(66)	
50(67)	
51(68)	
52(69)	
53(70)	
54(71)	
55(72)	
56(73)	
57(74)	
58(75)	
59(76)	
60(77)	
61(78)	
62(79)	
63(80)	
64(81)	
65(82)	
66(83)	
67(84)	
reset	default
	blank inflation means ditto from previous year Fill up 10 for 10% m for moratorium years

[Submit](#)

9621.39 3366653.86 3.42942% emiv 19054.05 growth: 0%
 princ/RD start % 3366653.86 0.979243%

bnvenkat.com -> INFLAPRO COMBO RD/PENSION page -> Edit the input

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[RDToggle](#)

Desired pension pm @ current level:₹

☐ [Single Premium optionOFF](#)

☐ [Org.sector Addition to !2% basib+DA PPF/NPS @8.25%retnOFF](#)

Rate of intt.% nonzero (0.001%) [Comp.Int.month2year viceversa help](#)

Rate of intt.% nonzero (0.001%)

POst retirement

Current Age in years

Retiremt Age in years

Expected life/Maturity in years ☒ [joint life \(spouse 15years addn.\)](#) ☐ 100% ☒ 50% ☐ none

Choice years months; less than 99 years

[def 0 50 100](#) ☐ [Non-auto](#) (def for default n %) |

[type/zerobal%](#) The above % has no relevance w.r.t. RD/FD calcutions which is always def100%

NOTE on TYPE 0%means: The further pension after full term would be 0% and without return of principal

[small period inflation is OFF](#) | Freq

☐ [Post retire immediate OFF](#) | Post-retire-Freq

[Loan/pensionValues](#)

INTEGRATED DEFERRED PENSION PLAN (REC.DEPOSIT/PENSION)				
3,000.0000	Current Age of annuitant	18 years	Retire Age:	60 years
				Life Expectancy Age/Maturity: 100 years
	Current Value pm (pension) ₹	3,000.00	Desired@retire pm (startg pension)₹	34,671.05
	Calculated SuperAnnuation (principal desired) ₹	1,21,31,872.44	over ₹ 1 Crore	
		@age 100(last pension) ₹1,58,693.69		
		Rate of Interest 10.42377%paMonthly		
		Rate of Interest(post retire) 6.2248%paMonthly		
		Total recurring Deposit ₹ 14,94,386		
		Total pension payment ₹ 4,24,31,505.12	Over 4 Crores	
		After term Surrender.value ₹ 0.00	Over	
		After term Further/pension ₹ 0.00	Over	
		After term final Adjustment ₹ 4.28		
		Full term 82 years combined yield 33.407 %		

EFFECTS OF INFLAPRO in FIXED DEPOSIT/PENSION/LOAN		
SAMPLE Number of Years perspective and Amount on Principal of ₹ 1,21,31,872.44		
showpercent showValues Round Values		
Years ->	CHOICE 82	
	(age) [inflation]	Amount Monthly/Monthly
Variations	(18) [6]	707.77CR
	(19) [6]	750.24CR
	(20) [6]	795.25CR
	(21) [6]	842.97CR
	(22) [6]	893.55CR
	(23) [6]	947.16CR

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(24) [6]	1,003.99CR
(25) [6]	1,064.23CR
(26) [6]	1,128.08CR
(27) [6]	1,195.76CR
(28) [6]	1,267.51CR
(29) [6]	1,343.56CR
(30) [6]	1,424.17CR
(31) [6]	1,509.62CR
(32) [6]	1,600.20CR
(33) [6]	1,696.21CR
(34) [6]	1,797.98CR
(35) [6]	1,905.86CR
(36) [6]	2,020.21CR
(37) [6]	2,141.42CR
(38) [6]	2,269.91CR
(39) [6]	2,406.10CR
(40) [6]	2,550.47CR
(41) [6]	2,703.50CR
(42) [6]	2,865.71CR
(43) [6]	3,037.65CR
(44) [6]	3,219.91CR
(45) [6]	3,413.10CR
(46) [6]	3,617.89CR
(47) [6]	3,834.96CR
(48) [6]	4,065.06CR
(49) [6]	4,308.96CR
(50) [6]	4,567.50CR
(51) [6]	4,841.55CR
(52) [6]	5,132.04CR
(53) [6]	5,439.96CR
(54) [6]	5,766.36CR
(55) [6]	6,112.34CR
(56) [6]	6,479.08CR
(57) [6]	6,867.82CR
(58) [6]	7,279.89CR
(59) [6]	7,716.68CR
(60) [6]	34,671.05DR
(61) [6]	36,751.31DR
(62) [6]	38,956.39DR
(63) [6]	41,293.77DR
(64) [6]	43,771.40DR
(65) [6]	46,397.68DR
(66) [6]	49,181.54DR
(67) [6]	52,132.43DR
(68) [6]	55,260.38DR
(69) [6]	58,576.00DR
(70) [6]	62,090.56DR
(71) [6]	65,815.99DR
(72) [6]	69,764.95DR
(73) [6]	73,950.85DR
(74) [6]	78,387.90DR

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	(75) [6]	83,091.17DR
	(76) [6]	88,076.64DR
	(77) [6]	93,361.24DR
	(78) [6]	98,962.91DR
	(79) [6]	1,04,900.68DR
	(80) [6]	1,11,194.72DR
	(81) [6]	1,17,866.40DR
	(82) [6]	1,24,938.38DR
	(83) [6]	1,32,434.68DR
	(84) [6]	1,40,380.76DR
	(85 spousetime) [6]	70,190.38DR
	(86 spousetime) [6]	74,401.80DR
	(87 spousetime) [6]	78,865.91DR
	(88 spousetime) [6]	83,597.86DR
	(89 spousetime) [6]	88,613.73DR
	(90 spousetime) [6]	93,930.55DR
	(91 spousetime) [6]	99,566.38DR
	(92 spousetime) [6]	1,05,540.36DR
	(93 spousetime) [6]	1,11,872.78DR
	(94 spousetime) [6]	1,18,585.15DR
	(95 spousetime) [6]	1,25,700.26DR
	(96 spousetime) [6]	1,33,242.28DR
	(97 spousetime) [6]	1,41,236.82DR
	(98 spousetime) [6]	1,49,711.03DR
	(99 spousetime) [6]	1,58,693.69DR
Yield	16.948%	
Yield-POST RETIRE	6.244%	
Yield-COMBINED	33.407%	
HashTotDeposit	(42 yrs)14,94,386.16	
Corpus	1,21,31,872.44	
HashTotPmt	(40 yrs)4,24,31,505.12	
Sur.Val after term	0.00	

AUDIT TABLE-(SIIP) Systematic INFLAPRO Investment PLAN						
Year	Age	B/F	INTEREST	INFLATION%	RD Amount	Clo.BALANCE
1(1 M)	18	0.00	6.15	[6.000]	707.77	713.92CR
1(2 M)	18	713.92	12.35	[6.000]	707.77	1,434.04CR
1(3 M)	18	1,434.04	18.60	[6.000]	707.77	2,160.41CR
1(4 M)	18	2,160.41	24.91	[6.000]	707.77	2,893.09CR
1(5 M)	18	2,893.09	31.28	[6.000]	707.77	3,632.14CR
1(6 M)	18	3,632.14	37.70	[6.000]	707.77	4,377.61CR
1(7 M)	18	4,377.61	44.17	[6.000]	707.77	5,129.55CR
1(8 M)	18	5,129.55	50.71	[6.000]	707.77	5,888.03CR
1(9 M)	18	5,888.03	57.29	[6.000]	707.77	6,653.09CR
1(10 M)	18	6,653.09	63.94	[6.000]	707.77	7,424.80CR
1(11 M)	18	7,424.80	70.64	[6.000]	707.77	8,203.21CR
1(12 M)	18	8,203.21	77.41	[6.000]	707.77	8,988.39CR
2(1 M)	19	8,988.39	84.59	[6.000]	750.24	9,823.22CR
2(2 M)	19	9,823.22	91.85	[6.000]	750.24	10,665.31CR
2(3 M)	19	10,665.31	99.16	[6.000]	750.24	11,514.71CR
2(4 M)	19	11,514.71	106.54	[6.000]	750.24	12,371.49CR
2(5 M)	19	12,371.49	113.98	[6.000]	750.24	13,235.71CR
2(6 M)	19	13,235.71	121.49	[6.000]	750.24	14,107.41CR
2(7 M)	19	14,107.44	129.06	[6.000]	750.24	14,986.74CR
2(8 M)	19	14,986.74	136.70	[6.000]	750.24	15,873.61CR
2(9 M)	19	15,873.68	144.40	[6.000]	750.24	16,768.32CR
2(10 M)	19	16,768.32	152.17	[6.000]	750.24	17,670.71CR
2(11 M)	19	17,670.73	160.01	[6.000]	750.24	18,580.93CR

38(1 M)	97	48,98,439.25	25,409.84	[spousetime][6.000]	1,41,236.82	47,82,612.27CR
38(2 M)	97	47,82,612.27	24,809.00	[spousetime][6.000]	1,41,236.82	46,66,184.45CR
38(3 M)	97	46,66,184.45	24,205.05	[spousetime][6.000]	1,41,236.82	45,49,152.68CR
38(4 M)	97	45,49,152.68	23,597.97	[spousetime][6.000]	1,41,236.82	44,31,513.83CR
38(5 M)	97	44,31,513.83	22,987.74	[spousetime][6.000]	1,41,236.82	43,13,264.75CR
38(6 M)	97	43,13,264.75	22,374.34	[spousetime][6.000]	1,41,236.82	41,94,402.27CR
38(7 M)	97	41,94,402.27	21,757.76	[spousetime][6.000]	1,41,236.82	40,74,923.21CR
38(8 M)	97	40,74,923.21	21,137.98	[spousetime][6.000]	1,41,236.82	39,54,824.37CR
38(9 M)	97	39,54,824.37	20,514.99	[spousetime][6.000]	1,41,236.82	38,34,102.54CR
38(10 M)	97	38,34,102.54	19,888.77	[spousetime][6.000]	1,41,236.82	37,12,754.49CR
38(11 M)	97	37,12,754.49	19,259.30	[spousetime][6.000]	1,41,236.82	35,90,776.97CR
38(12 M)	97	35,90,776.97	18,626.56	[spousetime][6.000]	1,41,236.82	34,68,166.71CR
39(1 M)	98	34,68,166.71	17,990.54	[spousetime][6.000]	1,49,711.03	33,36,446.22CR
39(2 M)	98	33,36,446.22	17,307.26	[spousetime][6.000]	1,49,711.03	32,04,042.45CR
39(3 M)	98	32,04,042.45	16,620.44	[spousetime][6.000]	1,49,711.03	30,70,951.86CR
39(4 M)	98	30,70,951.86	15,930.05	[spousetime][6.000]	1,49,711.03	29,37,170.88CR
39(5 M)	98	29,37,170.88	15,236.08	[spousetime][6.000]	1,49,711.03	28,02,695.93CR
39(6 M)	98	28,02,695.93	14,538.52	[spousetime][6.000]	1,49,711.03	26,67,523.42CR
39(7 M)	98	26,67,523.42	13,837.33	[spousetime][6.000]	1,49,711.03	25,31,649.72CR
39(8 M)	98	25,31,649.72	13,132.51	[spousetime][6.000]	1,49,711.03	23,95,071.20CR
39(9 M)	98	23,95,071.20	12,424.03	[spousetime][6.000]	1,49,711.03	22,57,784.20CR
39(10 M)	98	22,57,784.20	11,711.88	[spousetime][6.000]	1,49,711.03	21,19,785.05CR
39(11 M)	98	21,19,785.05	10,996.03	[spousetime][6.000]	1,49,711.03	19,81,070.05CR
39(12 M)	98	19,81,070.05	10,276.47	[spousetime][6.000]	1,49,711.03	18,41,635.49CR
40(1 M)	99	18,41,635.49	9,553.18	[spousetime][6.000]	1,58,693.69	16,92,494.98CR
40(2 M)	99	16,92,494.98	8,779.54	[spousetime][6.000]	1,58,693.69	15,42,580.83CR
40(3 M)	99	15,42,580.83	8,001.88	[spousetime][6.000]	1,58,693.69	13,91,889.02CR
40(4 M)	99	13,91,889.02	7,220.19	[spousetime][6.000]	1,58,693.69	12,40,415.52CR
40(5 M)	99	12,40,415.52	6,434.45	[spousetime][6.000]	1,58,693.69	10,88,156.28CR
40(6 M)	99	10,88,156.28	5,644.63	[spousetime][6.000]	1,58,693.69	9,35,107.22CR
40(7 M)	99	9,35,107.22	4,850.71	[spousetime][6.000]	1,58,693.69	7,81,264.24CR
40(8 M)	99	7,81,264.24	4,052.68	[spousetime][6.000]	1,58,693.69	6,26,623.23CR
40(9 M)	99	6,26,623.23	3,250.50	[spousetime][6.000]	1,58,693.69	4,71,180.04CR
40(10 M)	99	4,71,180.04	2,444.17	[spousetime][6.000]	1,58,693.69	3,14,930.52CR
40(11 M)	99	3,14,930.52	1,633.65	[spousetime][6.000]	1,58,693.69	1,57,870.48CR
40(12 M)	99	1,57,870.48	818.93	[spousetime][6.000]	1,58,693.69	-4.28CR
FurtherPmt					0.00	
Adjustment					4.28	
Surr.Val					0.00CR	
HASHTOT					4,24,31,505.12	

HIGHLIGHTS SAMPLE OF COMBO SIIP and SIWP				
Age:18 years, PPT=42 years, retire= 60 years, pre-retire=42 years, post-ret=25 years, spouse-time(@50%)=15 years, TOTALterm=82 years,				
desc	Start Amt ₹ pm	Ending Amt ₹ pm	Total	₹ in crore
SIIP pm	708	7,717	14,94,386	0.15
CORPUS			1,21,31,872	1.21
Starting SIWP ₹34,671 pm is equivalent to current value of ₹ 3,000 pm				
SIWP pm	34,671	1,58,694	4,24,31,505.00	4.24
Further			0	0.00
Maturity			0	0.00
Gross			4,24,31,505	4.24
				Approx 4 Crores
Taxation			42,47,769	Approx 42 lakhs
Net After Tax				Approx 4 Crores

[showtax calc](#)

34671.05 12131872.44 3.42942% emiv 68662.05 growth: 0%
princ/RD start % 12131872.44 0.070008%

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For MYGOV.in Ideas on PM-SYM



**The following pages
show
the filled up menu page of combo
plan of both corpus building
period and retirement period
with edited
Inflation percentage,
keeping other parameters
same as it was
for 40 year entrant
It shows the
some pages of the RESULT**

agneepath [17](#) [18](#) [19](#) [20](#) [21](#) [22](#) [23](#) [backToDefault?](#)

[RDToggle](#)

Desired pension pm @ current level:₹

☐ [Single Premium optionOFF](#)

☐ [Org.sector Addition to 12% basib+DA PPF/NPS @8.25%retnOFF](#)

Rate of intt.% nonzero (0.001%) [Comp.Int.month2year viceversa help](#)

Rate of intt.% nonzero (0.001%)

POst retirement

Current Age in years

Retiremt Age in years

Expected life/Maturity in years ☒ [joint life \(spouse 15years addn.\)](#) ☐ 100% ☒ 50% ☐ none

Choice years months; less than 99 years

[type/zerobal%](#) [def 0 50 100](#) ☐ [Non-auto](#) (def for default n %) |

The above % has no relevance w.r.t. RD/FD calcutions which is always def100%

NOTE on TYPE 0%means: The further pension after full term would be 0% and without return of principal

[small period inflation is OFF](#) | Freq

☐ [Post retire immediate OFF](#) | Post-retire-Freq

[Loan/pensionValues](#)

INTEGRATED DEFERRED PENSION PLAN (REC.DEPOSIT/PENSION)			
3,000.0000	Current Age of annuitant	40 years	Retire Age: 60 years Life Expectancy Age/Maturity: 100 years
	Current Value pm (pension) ₹	3,000.00	Desired@retire pm (startg pension)₹ 9,621.39
	Calculated SuperAnnuation (principal desired) ₹	33,66,653.86	over ₹ 33 lakhs
	@age 100(last pension) ₹44,038.34		
	Rate of Interest 10.42377%paMonthly		
	Rate of Interest(post retire) 6.2248%paMonthly		
	Total recurring Deposit ₹ 12,12,740		
	Total pension payment ₹ 1,17,74,963.52 Over 1 Crore		
	After term Surrender.value ₹ 0.00 Over		
	After term Further/pension ₹ 0.00 Over		
	After term final Adjustment ₹ 42.23		
	Full term 60 years combined yield 14.516 %		

EFFECTS OF INFLAPRO in FIXED DEPOSIT/PENSION/LOAN		
SAMPLE Number of Years perspective and Amount on Principal of ₹ 33,66,653.86		
showpercent showValues Round Values		
Years ->	CHOICE 60	
	(age) [inflation]	Amount Monthly/Monthly
Variations	(40) [6]	2,747.31CR
	(41) [6]	2,912.15CR
	(42) [6]	3,086.88CR
	(43) [6]	3,272.09CR
	(44) [6]	3,468.42CR
	(45) [6]	3,676.53CR
	(46) [6]	3,897.12CR
	(47) [6]	4,130.95CR
	(48) [6]	4,378.81CR
	(49) [6]	4,641.54CR

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	(50) [6]	4,920.03CR
	(51) [6]	5,215.23CR
	(52) [6]	5,528.14CR
	(53) [6]	5,859.83CR
	(54) [6]	6,211.42CR
	(55) [6]	6,584.11CR
	(56) [6]	6,979.16CR
	(57) [6]	7,397.91CR
	(58) [6]	7,841.78CR
	(59) [6]	8,312.29CR
	(60) [6]	9,621.39DR
	(61) [6]	10,198.67DR
	(62) [6]	10,810.59DR
	(63) [6]	11,459.23DR
	(64) [6]	12,146.78DR
	(65) [6]	12,875.59DR
	(66) [6]	13,648.13DR
	(67) [6]	14,467.02DR
	(68) [6]	15,335.04DR
	(69) [6]	16,255.14DR
	(70) [6]	17,230.45DR
	(71) [6]	18,264.28DR
	(72) [6]	19,360.14DR
	(73) [6]	20,521.75DR
	(74) [6]	21,753.06DR
	(75) [6]	23,058.24DR
	(76) [6]	24,441.73DR
	(77) [6]	25,908.23DR
	(78) [6]	27,462.72DR
	(79) [6]	29,110.48DR
	(80) [6]	30,857.11DR
	(81) [6]	32,708.54DR
	(82) [6]	34,671.05DR
	(83) [6]	36,751.31DR
	(84) [6]	38,956.39DR
	(85 spousetime) [6]	19,478.20DR
	(86 spousetime) [6]	20,646.89DR
	(87 spousetime) [6]	21,885.70DR
	(88 spousetime) [6]	23,198.84DR
	(89 spousetime) [6]	24,590.77DR
	(90 spousetime) [6]	26,066.22DR
	(91 spousetime) [6]	27,630.19DR
	(92 spousetime) [6]	29,288.00DR
	(93 spousetime) [6]	31,045.28DR
	(94 spousetime) [6]	32,908.00DR
	(95 spousetime) [6]	34,882.48DR
	(96 spousetime) [6]	36,975.43DR
	(97 spousetime) [6]	39,193.96DR
	(98 spousetime) [6]	41,545.60DR
	(99 spousetime) [6]	44,038.34DR
Yield	8.880%	
Yield-POST RETIRE	6.244%	
Yield-COMBINED	14.516%	
HashTotDeposit	(20 yrs)12,12,740.40	

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Corpus	33,66,653.86					
HashTotPmt	(40 yrs)1,17,74,963.52					
Sur.Val after term	0.00					
AUDIT TABLE-(SIIP) Systematic INFLAPRO Investment PLAN						
Year	Age	B/F	INTEREST	INFLATION%	RD Amount	Clo.BALANCE
1(1 M)	40	0.00	23.86	[6.000]	2,747.31	2,771.17CR
1(2 M)	40	2,771.17	47.94	[6.000]	2,747.31	5,566.42CR
1(3 M)	40	5,566.42	72.22	[6.000]	2,747.31	8,385.95CR
1(4 M)	40	8,385.95	96.71	[6.000]	2,747.31	11,229.97CR
1(5 M)	40	11,229.97	121.41	[6.000]	2,747.31	14,098.69CR
1(6 M)	40	14,098.69	146.33	[6.000]	2,747.31	16,992.33CR
1(7 M)	40	16,992.33	171.47	[6.000]	2,747.31	19,911.11CR
1(8 M)	40	19,911.11	196.82	[6.000]	2,747.31	22,855.24CR
1(9 M)	40	22,855.24	222.40	[6.000]	2,747.31	25,824.95CR
1(10 M)	40	25,824.95	248.19	[6.000]	2,747.31	28,820.45CR
1(11 M)	40	28,820.45	274.21	[6.000]	2,747.31	31,841.97CR
1(12 M)	40	31,841.97	300.46	[6.000]	2,747.31	34,889.74CR
2(1 M)	41	34,889.74	328.37	[6.000]	2,912.15	38,130.26CR
2(2 M)	41	38,130.26	356.51	[6.000]	2,912.15	41,398.92CR
2(3 M)	41	41,398.92	384.91	[6.000]	2,912.15	44,695.98CR
2(4 M)	41	44,695.98	413.55	[6.000]	2,912.15	48,021.68CR
2(5 M)	41	48,021.68	442.44	[6.000]	2,912.15	51,376.27CR
2(6 M)	41	51,376.27	471.58	[6.000]	2,912.15	54,760.00CR
2(7 M)	41	54,760.00	500.97	[6.000]	2,912.15	58,173.12CR
2(8 M)	41	58,173.12	530.62	[6.000]	2,912.15	61,615.89CR
2(9 M)	41	61,615.89	560.52	[6.000]	2,912.15	65,088.56CR
2(10 M)	41	65,088.56	590.69	[6.000]	2,912.15	68,591.40CR
2(11 M)	41	68,591.40	621.11	[6.000]	2,912.15	72,124.66CR
2(12 M)	41	72,124.66	651.81	[6.000]	2,912.15	75,688.62CR
3(1 M)	42	75,688.62	684.28	[6.000]	3,086.88	79,459.78CR
3(2 M)	42	79,459.78	717.04	[6.000]	3,086.88	83,263.70CR
3(3 M)	42	83,263.70	750.08	[6.000]	3,086.88	87,100.66CR
3(4 M)	42	87,100.66	783.41	[6.000]	3,086.88	90,970.95CR
3(5 M)	42	90,970.95	817.03	[6.000]	3,086.88	94,874.86CR
3(6 M)	42	94,874.86	850.94	[6.000]	3,086.88	98,812.68CR
3(7 M)	42	98,812.68	885.15	[6.000]	3,086.88	1,02,784.71CR
3(8 M)	42	1,02,784.71	919.65	[6.000]	3,086.88	1,06,791.24CR
3(9 M)	42	1,06,791.24	954.45	[6.000]	3,086.88	1,10,832.57CR
3(10 M)	42	1,10,832.57	989.56	[6.000]	3,086.88	1,14,909.01CR
3(11 M)	42	1,14,909.01	1,024.97	[6.000]	3,086.88	1,19,020.86CR
3(12 M)	42	1,19,020.86	1,060.69	[6.000]	3,086.88	1,23,168.43CR
4(1 M)	43	1,23,168.43	1,098.32	[6.000]	3,272.09	1,27,538.84CR
4(2 M)	43	1,27,538.84	1,136.29	[6.000]	3,272.09	1,31,947.22CR
4(3 M)	43	1,31,947.22	1,174.58	[6.000]	3,272.09	1,36,393.89CR
4(4 M)	43	1,36,393.89	1,213.21	[6.000]	3,272.09	1,40,879.19CR
4(5 M)	43	1,40,879.19	1,252.17	[6.000]	3,272.09	1,45,403.45CR
4(6 M)	43	1,45,403.45	1,291.47	[6.000]	3,272.09	1,49,967.01CR
4(7 M)	43	1,49,967.01	1,331.11	[6.000]	3,272.09	1,54,570.21CR
4(8 M)	43	1,54,570.21	1,371.09	[6.000]	3,272.09	1,59,213.39CR
4(9 M)	43	1,59,213.39	1,411.43	[6.000]	3,272.09	1,63,896.91CR
4(10 M)	43	1,63,896.91	1,452.11	[6.000]	3,272.09	1,68,621.11CR
4(11 M)	43	1,68,621.11	1,493.15	[6.000]	3,272.09	1,73,386.35CR
4(12 M)	43	1,73,386.35	1,534.54	[6.000]	3,272.09	1,78,192.98CR
5(1 M)	44	1,78,192.98	1,578.00	[6.000]	3,468.42	1,83,239.40CR
5(2 M)	44	1,83,239.40	1,621.83	[6.000]	3,468.42	1,88,329.65CR
5(3 M)	44	1,88,329.65	1,666.05	[6.000]	3,468.42	1,93,464.12CR
5(4 M)	44	1,93,464.12	1,710.65	[6.000]	3,468.42	1,98,643.19CR
5(5 M)	44	1,98,643.19	1,755.64	[6.000]	3,468.42	2,03,867.25CR
5(6 M)	44	2,03,867.25	1,801.02	[6.000]	3,468.42	2,09,136.69CR
5(7 M)	44	2,09,136.69	1,846.79	[6.000]	3,468.42	2,14,451.90CR
5(8 M)	44	2,14,451.90	1,892.96	[6.000]	3,468.42	2,19,813.28CR
5(9 M)	44	2,19,813.28	1,939.53	[6.000]	3,468.42	2,25,221.23CR
5(10 M)	44	2,25,221.23	1,986.51	[6.000]	3,468.42	2,30,676.16CR
5(11 M)	44	2,30,676.16	2,033.89	[6.000]	3,468.42	2,36,178.47CR
5(12 M)	44	2,36,178.47	2,081.69	[6.000]	3,468.42	2,41,728.58CR
6(1 M)	45	2,41,728.58	2,131.71	[6.000]	3,676.53	2,47,536.82CR
6(2 M)	45	2,47,536.82	2,182.16	[6.000]	3,676.53	2,53,395.51CR
6(3 M)	45	2,53,395.51	2,233.05	[6.000]	3,676.53	2,59,305.09CR
6(4 M)	45	2,59,305.09	2,284.38	[6.000]	3,676.53	2,65,266.00CR
6(5 M)	45	2,65,266.00	2,336.16	[6.000]	3,676.53	2,71,278.69CR

39(5 M)	98	8,15,043.44	4,227.90	[spousetime][6.000]	41,545.60	7,77,725.74CR
39(6 M)	98	7,77,725.74	4,034.32	[spousetime][6.000]	41,545.60	7,40,214.46CR
39(7 M)	98	7,40,214.46	3,839.74	[spousetime][6.000]	41,545.60	7,02,508.60CR
39(8 M)	98	7,02,508.60	3,644.15	[spousetime][6.000]	41,545.60	6,64,607.15CR
39(9 M)	98	6,64,607.15	3,447.54	[spousetime][6.000]	41,545.60	6,26,509.09CR
39(10 M)	98	6,26,509.09	3,249.91	[spousetime][6.000]	41,545.60	5,88,213.40CR
39(11 M)	98	5,88,213.40	3,051.26	[spousetime][6.000]	41,545.60	5,49,719.06CR
39(12 M)	98	5,49,719.06	2,851.58	[spousetime][6.000]	41,545.60	5,11,025.04CR
40(1 M)	99	5,11,025.04	2,650.86	[spousetime][6.000]	44,038.34	4,69,637.56CR
40(2 M)	99	4,69,637.56	2,436.17	[spousetime][6.000]	44,038.34	4,28,035.39CR
40(3 M)	99	4,28,035.39	2,220.36	[spousetime][6.000]	44,038.34	3,86,217.41CR
40(4 M)	99	3,86,217.41	2,003.44	[spousetime][6.000]	44,038.34	3,44,182.51CR
40(5 M)	99	3,44,182.51	1,785.39	[spousetime][6.000]	44,038.34	3,01,929.56CR
40(6 M)	99	3,01,929.56	1,566.21	[spousetime][6.000]	44,038.34	2,59,457.43CR
40(7 M)	99	2,59,457.43	1,345.89	[spousetime][6.000]	44,038.34	2,16,764.98CR
40(8 M)	99	2,16,764.98	1,124.43	[spousetime][6.000]	44,038.34	1,73,851.07CR
40(9 M)	99	1,73,851.07	901.82	[spousetime][6.000]	44,038.34	1,30,714.55CR
40(10 M)	99	1,30,714.55	678.06	[spousetime][6.000]	44,038.34	87,354.27CR
40(11 M)	99	87,354.27	453.14	[spousetime][6.000]	44,038.34	43,769.07CR
40(12 M)	99	43,769.07	227.04	[spousetime][6.000]	44,038.34	-42.23CR
FurtherPmt					0.00	
Adjustment						42.23
Surr.Val						0.00CR
HASHTOT					1,17,74,963.52	

HIGHLIGHTS SAMPLE OF COMBO SIIP and SIWP				
Age:40 years, PPT=20 years, retire= 60 years, pre-retire=20 years, post-ret=25 years, spouse-time(@50%)=15 years, TOTALterm=60 years,				
desc	Start Amt ₹ pm	Ending Amt ₹ pm	Total	₹ in crore
SIIP pm	2,747	8,312	12,12,740	0.12
CORPUS			33,66,654	0.34
Starting SIWP ₹9,621 pm is equivalent to current value of ₹ 3,000 pm				
SIWP pm	9,621	44,038	1,17,74,964.00	1.18
Further			0	0.00
Maturity			0	0.00
Gross			1,17,74,964	1.18
				Approx 1 Crore
Taxation			7,61,054	Approx 8 lakhs
Net After Tax				Approx 1 Crore

[showtax calc](#)

9621.39 3366653.86 3.42942% emiv 19054.05 growth: 0%

princ/RD start % 3366653.86 0.979243%

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For MYGOV.in Ideas on PM-SYM



THANKS FOR WATCHING

**I WILL BE
TOO GLAD
to explain more about
THE MENU FILLING
AND TERMS
TO
DESIRED AUDIENCE
OR ON SEPARATE VIDEO
IF DESIRED
BY SOME
bye for now
B N VENKATARAMAN**