

Youtuber SIVARAMAKRISHNAN scheme 7.5% SWP & 240% Growth

High risk, high return example achieved by Sri Sivaramakrishnan of Sincere Syndicate:

Investment : ₹ 1 crore

Period : 10 years

SWP: 7.5% pa pm (₹ 62,500 pm)

Growth in 10 years: 240%

Equivalent SIWP : 6.077% to 10.266% (₹ 50,638 pm to ₹ 85,551 pm)

About YOUTUBER SIVARAMAKRISHNAN's Scheme:

- The Investment at beginning (corpus) is ₹ 1 crore.
- From end of first month onwards SWP is 7.5% pa pm (₹ 62,500) in conventional scheme
- End of 10 year maturity benefit or growth is 240%
- Total SWP in 10 years is ₹ 75 lakh. And Maturity benefit is ₹ 2.40 crore
- Against this in the author's INFLAPRO scheme
 - First year SIWP is @ 6.077% pa pm or ₹ 50,638 pm
 - Second year SIWP is @ 6.441% pa pm or ₹ 50,638 pm or 6% over previous year SIWP
 - And so on.
 - At 10th year SIWP is @ 10.266% pa pm or ₹ 85,551 pm
 - The maturity benefit is same as conventional above of ₹ 2.40 crore
- The maturity benefit can be recycled or reinvested to get INFLAPRO benefits generation after generation.

**SIWP is nothing but Systematic INFLAPRO
Withdrawal Plan**

**Table of SIWPS calculations and PDF file of AUDIT
TABLE FOLLOWS**

bnvenkat.com Reverse Calculation of Sytematic Withdrawal plan Edit the input

[YouTube channel swp 10yr 7.5%](#) [back to default](#)

[ICICIPRU BLUECHIP swp 20yr 12%](#)

FD/LOAN/PENSION Principal/RD MaturityValue

Begining Rate of intt.% nonzero (0.001%) Inflation at Compound/simple ☒ compounded increase

Inflation %. range -10% to +10%

Choice years months less than 99 years

Moratorium years less than choice years

☐ joint life (spouse 15years addn.) ☐ 100% ☐ 50% ☐ none

[Maturity-Loan/zerobal%](#) [def 0 50 100 non-auto](#) (def for default n %)

The above defn% has no effect on FD or RD calculations

[immediat pension option is off](#) | [small period inflation is off](#) | Freq

[showEQL/\(EMI\)](#) | [showFix.Dep](#) | [showLoan-st.line-method](#) | [showLoan/PENSION](#) | [cyclic](#) | [back\(prine??\)](#) | [REAL-ESTATE?](#) | [REAL-ESTATE-COMMERCIAL?](#)

Interest percentage calculated: 13.98904% loa2 interest changed

EFFECTS OF INFLAPRO in SYSTEMATIC INFLAPRO WITHDRAWAL PLAN

[showpercent](#) | [showValue](#) | [showValue\(round\)](#) |

SAMPLE Number of Years perspective and Dividend Monthly in Rupees per ₹ 1,00,00,000.00 Investment.

Years ->	CHOICE 10
Variations	(1) 62,500.04
	(2) 62,500.04
	(3) 62,500.04
	(4) 62,500.04
	(5) 62,500.04
	(6) 62,500.04
	(7) 62,500.04
	(8) 62,500.04
	(9) 62,500.04
	(10) 62,500.04
Yield	21.500%
Sur.Val after term	(10)2,40,00,000.00

AUDIT TABLE - LOAN/PENSION

Principal: ₹ 10000000

Starting Payment: ₹ 62500.04 Monthly

Period: 10 years Rate of Intt=13.98904% pa Inflation: 0% pa

Maturity/SurV code: def240%

Small period inflation: No

Year	B/F ₹	Interest ₹	PAYMENT ₹	Clo.Bal ₹
1(1M)	1,00,00,000.00	1,16,575.33	62,500.04	1,00,54,075.29
1(2M)	1,00,54,075.29	1,17,205.72	62,500.04	1,01,08,780.97
1(3M)	1,01,08,780.97	1,17,843.45	62,500.04	1,01,64,124.38

1(4M)	1,01,64,124.38	1,18,488.62	62,500.04	1,02,20,112.96
1(5M)	1,02,20,112.96	1,19,141.31	62,500.04	1,02,76,754.23
1(6M)	1,02,76,754.23	1,19,801.60	62,500.04	1,03,34,055.79
1(7M)	1,03,34,055.79	1,20,469.60	62,500.04	1,03,92,025.35
1(8M)	1,03,92,025.35	1,21,145.38	62,500.04	1,04,50,670.69
1(9M)	1,04,50,670.69	1,21,829.04	62,500.04	1,05,09,999.69
1(10M)	1,05,09,999.69	1,22,520.67	62,500.04	1,05,70,020.32
1(11M)	1,05,70,020.32	1,23,220.36	62,500.04	1,06,30,740.64
1(12M)	1,06,30,740.64	1,23,928.21	62,500.04	1,06,92,168.81
2(1M)	1,06,92,168.81	1,24,644.31	62,500.04	1,07,54,313.08
2(2M)	1,07,54,313.08	1,25,368.76	62,500.04	1,08,17,181.80
2(3M)	1,08,17,181.80	1,26,101.66	62,500.04	1,08,80,783.42
2(4M)	1,08,80,783.42	1,26,843.10	62,500.04	1,09,45,126.48
2(5M)	1,09,45,126.48	1,27,593.18	62,500.04	1,10,10,219.62
2(6M)	1,10,10,219.62	1,28,352.00	62,500.04	1,10,76,071.58
2(7M)	1,10,76,071.58	1,29,119.67	62,500.04	1,11,42,691.21
2(8M)	1,11,42,691.21	1,29,896.29	62,500.04	1,12,10,087.46
2(9M)	1,12,10,087.46	1,30,681.97	62,500.04	1,12,78,269.39
2(10M)	1,12,78,269.39	1,31,476.80	62,500.04	1,13,47,246.15
2(11M)	1,13,47,246.15	1,32,280.90	62,500.04	1,14,17,027.01
2(12M)	1,14,17,027.01	1,33,094.37	62,500.04	1,14,87,621.34
3(1M)	1,14,87,621.34	1,33,917.33	62,500.04	1,15,59,038.63
3(2M)	1,15,59,038.63	1,34,749.88	62,500.04	1,16,31,288.47
3(3M)	1,16,31,288.47	1,35,592.13	62,500.04	1,17,04,380.56
3(4M)	1,17,04,380.56	1,36,444.21	62,500.04	1,17,78,324.73
3(5M)	1,17,78,324.73	1,37,306.21	62,500.04	1,18,53,130.90
3(6M)	1,18,53,130.90	1,38,178.27	62,500.04	1,19,28,809.13
3(7M)	1,19,28,809.13	1,39,060.49	62,500.04	1,20,05,369.58
3(8M)	1,20,05,369.58	1,39,953.00	62,500.04	1,20,82,822.54
3(9M)	1,20,82,822.54	1,40,855.91	62,500.04	1,21,61,178.41
3(10M)	1,21,61,178.41	1,41,769.34	62,500.04	1,22,40,447.71
3(11M)	1,22,40,447.71	1,42,693.43	62,500.04	1,23,20,641.10
3(12M)	1,23,20,641.10	1,43,628.28	62,500.04	1,24,01,769.34
4(1M)	1,24,01,769.34	1,44,574.04	62,500.04	1,24,83,843.34
4(2M)	1,24,83,843.34	1,45,530.82	62,500.04	1,25,66,874.12
4(3M)	1,25,66,874.12	1,46,498.75	62,500.04	1,26,50,872.83
4(4M)	1,26,50,872.83	1,47,477.97	62,500.04	1,27,35,850.76
4(5M)	1,27,35,850.76	1,48,468.60	62,500.04	1,28,21,819.32
4(6M)	1,28,21,819.32	1,49,470.79	62,500.04	1,29,08,790.07
4(7M)	1,29,08,790.07	1,50,484.65	62,500.04	1,29,96,774.68
4(8M)	1,29,96,774.68	1,51,510.33	62,500.04	1,30,85,784.97
4(9M)	1,30,85,784.97	1,52,547.97	62,500.04	1,31,75,832.90
4(10M)	1,31,75,832.90	1,53,597.71	62,500.04	1,32,66,930.57
4(11M)	1,32,66,930.57	1,54,659.69	62,500.04	1,33,59,090.22
4(12M)	1,33,59,090.22	1,55,734.04	62,500.04	1,34,52,324.22
5(1M)	1,34,52,324.22	1,56,820.92	62,500.04	1,35,46,645.10
5(2M)	1,35,46,645.10	1,57,920.47	62,500.04	1,36,42,065.53
5(3M)	1,36,42,065.53	1,59,032.83	62,500.04	1,37,38,598.32
5(4M)	1,37,38,598.32	1,60,158.17	62,500.04	1,38,36,256.45
5(5M)	1,38,36,256.45	1,61,296.62	62,500.04	1,39,35,053.03
5(6M)	1,39,35,053.03	1,62,448.35	62,500.04	1,40,35,001.34
5(7M)	1,40,35,001.34	1,63,613.50	62,500.04	1,41,36,114.80

5(8M)	1,41,36,114.80	1,64,792.23	62,500.04	1,42,38,406.99
5(9M)	1,42,38,406.99	1,65,984.70	62,500.04	1,43,41,891.65
5(10M)	1,43,41,891.65	1,67,191.08	62,500.04	1,44,46,582.69
5(11M)	1,44,46,582.69	1,68,411.52	62,500.04	1,45,52,494.17
5(12M)	1,45,52,494.17	1,69,646.19	62,500.04	1,46,59,640.32
6(1M)	1,46,59,640.32	1,70,895.25	62,500.04	1,47,68,035.53
6(2M)	1,47,68,035.53	1,72,158.87	62,500.04	1,48,77,694.36
6(3M)	1,48,77,694.36	1,73,437.22	62,500.04	1,49,88,631.54
6(4M)	1,49,88,631.54	1,74,730.47	62,500.04	1,51,00,861.97
6(5M)	1,51,00,861.97	1,76,038.80	62,500.04	1,52,14,400.73
6(6M)	1,52,14,400.73	1,77,362.38	62,500.04	1,53,29,263.07
6(7M)	1,53,29,263.07	1,78,701.40	62,500.04	1,54,45,464.43
6(8M)	1,54,45,464.43	1,80,056.02	62,500.04	1,55,63,020.41
6(9M)	1,55,63,020.41	1,81,426.43	62,500.04	1,56,81,946.80
6(10M)	1,56,81,946.80	1,82,812.82	62,500.04	1,58,02,259.58
6(11M)	1,58,02,259.58	1,84,215.37	62,500.04	1,59,23,974.91
6(12M)	1,59,23,974.91	1,85,634.27	62,500.04	1,60,47,109.14
7(1M)	1,60,47,109.14	1,87,069.71	62,500.04	1,61,71,678.81
7(2M)	1,61,71,678.81	1,88,521.88	62,500.04	1,62,97,700.65
7(3M)	1,62,97,700.65	1,89,990.99	62,500.04	1,64,25,191.60
7(4M)	1,64,25,191.60	1,91,477.22	62,500.04	1,65,54,168.78
7(5M)	1,65,54,168.78	1,92,980.77	62,500.04	1,66,84,649.51
7(6M)	1,66,84,649.51	1,94,501.86	62,500.04	1,68,16,651.33
7(7M)	1,68,16,651.33	1,96,040.67	62,500.04	1,69,50,191.96
7(8M)	1,69,50,191.96	1,97,597.43	62,500.04	1,70,85,289.35
7(9M)	1,70,85,289.35	1,99,172.33	62,500.04	1,72,21,961.64
7(10M)	1,72,21,961.64	2,00,765.59	62,500.04	1,73,60,227.19
7(11M)	1,73,60,227.19	2,02,377.43	62,500.04	1,75,00,104.58
7(12M)	1,75,00,104.58	2,04,008.05	62,500.04	1,76,41,612.59
8(1M)	1,76,41,612.59	2,05,657.69	62,500.04	1,77,84,770.24
8(2M)	1,77,84,770.24	2,07,326.55	62,500.04	1,79,29,596.75
8(3M)	1,79,29,596.75	2,09,014.87	62,500.04	1,80,76,111.58
8(4M)	1,80,76,111.58	2,10,722.87	62,500.04	1,82,24,334.41
8(5M)	1,82,24,334.41	2,12,450.79	62,500.04	1,83,74,285.16
8(6M)	1,83,74,285.16	2,14,198.84	62,500.04	1,85,25,983.96
8(7M)	1,85,25,983.96	2,15,967.28	62,500.04	1,86,79,451.20
8(8M)	1,86,79,451.20	2,17,756.33	62,500.04	1,88,34,707.49
8(9M)	1,88,34,707.49	2,19,566.23	62,500.04	1,89,91,773.68
8(10M)	1,89,91,773.68	2,21,397.23	62,500.04	1,91,50,670.87
8(11M)	1,91,50,670.87	2,23,249.58	62,500.04	1,93,11,420.41
8(12M)	1,93,11,420.41	2,25,123.53	62,500.04	1,94,74,043.90
9(1M)	1,94,74,043.90	2,27,019.32	62,500.04	1,96,38,563.18
9(2M)	1,96,38,563.18	2,28,937.20	62,500.04	1,98,05,000.34
9(3M)	1,98,05,000.34	2,30,877.45	62,500.04	1,99,73,377.75
9(4M)	1,99,73,377.75	2,32,840.32	62,500.04	2,01,43,718.03
9(5M)	2,01,43,718.03	2,34,826.06	62,500.04	2,03,16,044.05
9(6M)	2,03,16,044.05	2,36,834.96	62,500.04	2,04,90,378.97
9(7M)	2,04,90,378.97	2,38,867.28	62,500.04	2,06,66,746.21
9(8M)	2,06,66,746.21	2,40,923.28	62,500.04	2,08,45,169.45
9(9M)	2,08,45,169.45	2,43,003.26	62,500.04	2,10,25,672.67
9(10M)	2,10,25,672.67	2,45,107.48	62,500.04	2,12,08,280.11
9(11M)	2,12,08,280.11	2,47,236.23	62,500.04	2,13,93,016.30

9(12M)	2,13,93,016.30	2,49,389.80	62,500.04	2,15,79,906.06
10(1M)	2,15,79,906.06	2,51,568.47	62,500.04	2,17,68,974.49
10(2M)	2,17,68,974.49	2,53,772.55	62,500.04	2,19,60,247.00
10(3M)	2,19,60,247.00	2,56,002.31	62,500.04	2,21,53,749.27
10(4M)	2,21,53,749.27	2,58,258.07	62,500.04	2,23,49,507.30
10(5M)	2,23,49,507.30	2,60,540.13	62,500.04	2,25,47,547.39
10(6M)	2,25,47,547.39	2,62,848.79	62,500.04	2,27,47,896.14
10(7M)	2,27,47,896.14	2,65,184.36	62,500.04	2,29,50,580.46
10(8M)	2,29,50,580.46	2,67,547.16	62,500.04	2,31,55,627.58
10(9M)	2,31,55,627.58	2,69,937.50	62,500.04	2,33,63,065.04
10(10M)	2,33,63,065.04	2,72,355.71	62,500.04	2,35,72,920.71
10(11M)	2,35,72,920.71	2,74,802.11	62,500.04	2,37,85,222.78
10(12M)	2,37,85,222.78	2,77,277.03	62,500.04	2,39,99,999.77
		Hashtot=	75,00,004.80	
		Further Pmt=	0.00	
			Adjustment=	0.23
			SurV/Maturity=	2,40,00,000.00

furtherpen called

emiv ₹ NaN Monthly
 FurtherAmt ₹ 0.00 Monthly
 OR Matu/Surr.value/settlement ₹ 2,40,00,000.00
 type def240% of EQI

You Tuber Siva mentioned

**Scheme of 10yrs 7.5%SWP and
240% GROWTH**

CALCULATION FOLLOWS

bnvenkat.com Forward Sytematic Withdrawal plan Edit the input

[YouTube channel swp 10yr 7.5% Monthly inf 6%](#) [back to default](#)

[ICICI BLUECHIP swp 20yr 12% Monthly inf 6%](#) [Agneepath Age 20/pass 24 swp 25yr 11% Monthly inf 6%](#)

??

FD/LOAN/PENSION Principal/RD MaturityValue

Rate of intt.% nonzero (0.001%)

Inflation at Compound/simple ☒ compounded increase

Inflation %. range -10% to +10%

Choice years months less than 99 years

Moratorium years less than choice years

☐ [joint life \(spouse 15years addn.\)](#) ☐ 100% ☐ 50% ☐ none

[Maturity/Loan/zerobal%](#) [def 0 50 100 non-auto](#) (def for default n %)

The above defn% has no effect on FD or RD calculations

[immediat pension option is off](#)

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

[showEQI/\(EMI\)](#) | [showRecDep](#) | [showRD.Conventional](#) | [showFix.Dep](#) | [showLoan-st.line-method](#) | [showLoan/PENSION](#) | [cyclic](#) | [back\(princ??\)](#)

EFFECTS OF INFLAPRO in SYSTEMATIC INFLAPRO WITHDRAWAL PLAN

[showpercent](#) | [showValue](#) | [showValue\(round\)](#)

SAMPLE Number of Years perspective and Dividend Monthly in Rupees per ₹ 1,00,00,000.00 Investment

Years ->	CHOICE 10
Variations	(1) 50,637.71
	(2) 53,675.97
	(3) 56,896.53
	(4) 60,310.32
	(5) 63,928.94
	(6) 67,764.68
	(7) 71,830.56
	(8) 76,140.39
	(9) 80,708.81
	(10) 85,551.34
Yield	22.009%
Sur.Val after term	(10)2,40,00,000.00

AUDIT TABLE - LOAN/PENSION

Principal: ₹ 10000000				
Stating Payment: ₹ 50637.71 Monthly				
Period: 10 years Rate of Intt=13.98904% pa Inflation: 6% pa				
Maturity/SurV code: def240%				
Small period inflation: No				
Year	B/F ₹	Interest ₹	PAYMENT ₹	Clo.Bal ₹
1(1M)	1,00,00,000.00	1,16,575.33	50,637.71	1,00,65,937.62
1(2M)	1,00,65,937.62	1,17,344.00	50,637.71	1,01,32,643.91
1(3M)	1,01,32,643.91	1,18,121.63	50,637.71	1,02,00,127.83
1(4M)	1,02,00,127.83	1,18,908.33	50,637.71	1,02,68,398.45
1(5M)	1,02,68,398.45	1,19,704.20	50,637.71	1,03,37,464.94

1(6M)	1,03,37,464.94	1,20,509.34	50,637.71	1,04,07,336.57
1(7M)	1,04,07,336.57	1,21,323.87	50,637.71	1,04,78,022.73
1(8M)	1,04,78,022.73	1,22,147.90	50,637.71	1,05,49,532.92
1(9M)	1,05,49,532.92	1,22,981.53	50,637.71	1,06,21,876.74
1(10M)	1,06,21,876.74	1,23,824.88	50,637.71	1,06,95,063.91
1(11M)	1,06,95,063.91	1,24,678.06	50,637.71	1,07,69,104.26
1(12M)	1,07,69,104.26	1,25,541.19	50,637.71	1,08,44,007.74
2(1M)	1,08,44,007.74	1,26,414.38	53,675.97	1,09,16,746.15
2(2M)	1,09,16,746.15	1,27,262.33	53,675.97	1,09,90,332.51
2(3M)	1,09,90,332.51	1,28,120.17	53,675.97	1,10,64,776.71
2(4M)	1,10,64,776.71	1,28,988.00	53,675.97	1,11,40,088.74
2(5M)	1,11,40,088.74	1,29,865.96	53,675.97	1,12,16,278.73
2(6M)	1,12,16,278.73	1,30,754.14	53,675.97	1,12,93,356.90
2(7M)	1,12,93,356.90	1,31,652.68	53,675.97	1,13,71,333.61
2(8M)	1,13,71,333.61	1,32,561.70	53,675.97	1,14,50,219.34
2(9M)	1,14,50,219.34	1,33,481.31	53,675.97	1,15,30,024.68
2(10M)	1,15,30,024.68	1,34,411.65	53,675.97	1,16,10,760.36
2(11M)	1,16,10,760.36	1,35,352.83	53,675.97	1,16,92,437.22
2(12M)	1,16,92,437.22	1,36,304.98	53,675.97	1,17,75,066.23
3(1M)	1,17,75,066.23	1,37,268.23	56,896.53	1,18,55,437.93
3(2M)	1,18,55,437.93	1,38,205.16	56,896.53	1,19,36,746.56
3(3M)	1,19,36,746.56	1,39,153.02	56,896.53	1,20,19,003.05
3(4M)	1,20,19,003.05	1,40,111.93	56,896.53	1,21,02,218.45
3(5M)	1,21,02,218.45	1,41,082.01	56,896.53	1,21,86,403.93
3(6M)	1,21,86,403.93	1,42,063.41	56,896.53	1,22,71,570.81
3(7M)	1,22,71,570.81	1,43,056.25	56,896.53	1,23,57,730.53
3(8M)	1,23,57,730.53	1,44,060.66	56,896.53	1,24,44,894.66
3(9M)	1,24,44,894.66	1,45,076.77	56,896.53	1,25,33,074.90
3(10M)	1,25,33,074.90	1,46,104.74	56,896.53	1,26,22,283.11
3(11M)	1,26,22,283.11	1,47,144.69	56,896.53	1,27,12,531.27
3(12M)	1,27,12,531.27	1,48,196.76	56,896.53	1,28,03,831.50
4(1M)	1,28,03,831.50	1,49,261.09	60,310.32	1,28,92,782.27
4(2M)	1,28,92,782.27	1,50,298.04	60,310.32	1,29,82,769.99
4(3M)	1,29,82,769.99	1,51,347.07	60,310.32	1,30,73,806.74
4(4M)	1,30,73,806.74	1,52,408.34	60,310.32	1,31,65,904.76
4(5M)	1,31,65,904.76	1,53,481.97	60,310.32	1,32,59,076.41
4(6M)	1,32,59,076.41	1,54,568.13	60,310.32	1,33,53,334.22
4(7M)	1,33,53,334.22	1,55,666.94	60,310.32	1,34,48,690.84
4(8M)	1,34,48,690.84	1,56,778.56	60,310.32	1,35,45,159.08
4(9M)	1,35,45,159.08	1,57,903.14	60,310.32	1,36,42,751.90
4(10M)	1,36,42,751.90	1,59,040.84	60,310.32	1,37,41,482.42
4(11M)	1,37,41,482.42	1,60,191.79	60,310.32	1,38,41,363.89
4(12M)	1,38,41,363.89	1,61,356.16	60,310.32	1,39,42,409.73
5(1M)	1,39,42,409.73	1,62,534.11	63,928.94	1,40,41,014.90
5(2M)	1,40,41,014.90	1,63,683.60	63,928.94	1,41,40,769.56
5(3M)	1,41,40,769.56	1,64,846.49	63,928.94	1,42,41,687.11
5(4M)	1,42,41,687.11	1,66,022.94	63,928.94	1,43,43,781.11
5(5M)	1,43,43,781.11	1,67,213.11	63,928.94	1,44,47,065.28
5(6M)	1,44,47,065.28	1,68,417.15	63,928.94	1,45,51,553.49
5(7M)	1,45,51,553.49	1,69,635.22	63,928.94	1,46,57,259.77
5(8M)	1,46,57,259.77	1,70,867.49	63,928.94	1,47,64,198.32
5(9M)	1,47,64,198.32	1,72,114.13	63,928.94	1,48,72,383.51
5(10M)	1,48,72,383.51	1,73,375.31	63,928.94	1,49,81,829.88

5(11M)	1,49,81,829.88	1,74,651.18	63,928.94	1,50,92,552.12
5(12M)	1,50,92,552.12	1,75,941.93	63,928.94	1,52,04,565.11
6(1M)	1,52,04,565.11	1,77,247.72	67,764.68	1,53,14,048.15
6(2M)	1,53,14,048.15	1,78,524.03	67,764.68	1,54,24,807.50
6(3M)	1,54,24,807.50	1,79,815.21	67,764.68	1,55,36,858.03
6(4M)	1,55,36,858.03	1,81,121.44	67,764.68	1,56,50,214.79
6(5M)	1,56,50,214.79	1,82,442.90	67,764.68	1,57,64,893.01
6(6M)	1,57,64,893.01	1,83,779.77	67,764.68	1,58,80,908.10
6(7M)	1,58,80,908.10	1,85,132.22	67,764.68	1,59,98,275.64
6(8M)	1,59,98,275.64	1,86,500.43	67,764.68	1,61,17,011.39
6(9M)	1,61,17,011.39	1,87,884.60	67,764.68	1,62,37,131.31
6(10M)	1,62,37,131.31	1,89,284.90	67,764.68	1,63,58,651.53
6(11M)	1,63,58,651.53	1,90,701.53	67,764.68	1,64,81,588.38
6(12M)	1,64,81,588.38	1,92,134.67	67,764.68	1,66,05,958.37
7(1M)	1,66,05,958.37	1,93,584.51	71,830.56	1,67,27,712.32
7(2M)	1,67,27,712.32	1,95,003.86	71,830.56	1,68,50,885.62
7(3M)	1,68,50,885.62	1,96,439.76	71,830.56	1,69,75,494.82
7(4M)	1,69,75,494.82	1,97,892.40	71,830.56	1,71,01,556.66
7(5M)	1,71,01,556.66	1,99,361.97	71,830.56	1,72,29,088.07
7(6M)	1,72,29,088.07	2,00,848.67	71,830.56	1,73,58,106.18
7(7M)	1,73,58,106.18	2,02,352.70	71,830.56	1,74,88,628.32
7(8M)	1,74,88,628.32	2,03,874.27	71,830.56	1,76,20,672.03
7(9M)	1,76,20,672.03	2,05,413.57	71,830.56	1,77,54,255.04
7(10M)	1,77,54,255.04	2,06,970.82	71,830.56	1,78,89,395.30
7(11M)	1,78,89,395.30	2,08,546.22	71,830.56	1,80,26,110.96
7(12M)	1,80,26,110.96	2,10,139.99	71,830.56	1,81,64,420.39
8(1M)	1,81,64,420.39	2,11,752.34	76,140.39	1,83,00,032.34
8(2M)	1,83,00,032.34	2,13,333.24	76,140.39	1,84,37,225.19
8(3M)	1,84,37,225.19	2,14,932.57	76,140.39	1,85,76,017.37
8(4M)	1,85,76,017.37	2,16,550.54	76,140.39	1,87,16,427.52
8(5M)	1,87,16,427.52	2,18,187.38	76,140.39	1,88,58,474.51
8(6M)	1,88,58,474.51	2,19,843.30	76,140.39	1,90,02,177.42
8(7M)	1,90,02,177.42	2,21,518.52	76,140.39	1,91,47,555.55
8(8M)	1,91,47,555.55	2,23,213.27	76,140.39	1,92,94,628.43
8(9M)	1,92,94,628.43	2,24,927.77	76,140.39	1,94,43,415.81
8(10M)	1,94,43,415.81	2,26,662.27	76,140.39	1,95,93,937.69
8(11M)	1,95,93,937.69	2,28,416.98	76,140.39	1,97,46,214.28
8(12M)	1,97,46,214.28	2,30,192.15	76,140.39	1,99,00,266.04
9(1M)	1,99,00,266.04	2,31,988.01	80,708.81	2,00,51,545.24
9(2M)	2,00,51,545.24	2,33,751.56	80,708.81	2,02,04,587.99
9(3M)	2,02,04,587.99	2,35,535.66	80,708.81	2,03,59,414.84
9(4M)	2,03,59,414.84	2,37,340.56	80,708.81	2,05,16,046.59
9(5M)	2,05,16,046.59	2,39,166.50	80,708.81	2,06,74,504.28
9(6M)	2,06,74,504.28	2,41,013.72	80,708.81	2,08,34,809.19
9(7M)	2,08,34,809.19	2,42,882.48	80,708.81	2,09,96,982.86
9(8M)	2,09,96,982.86	2,44,773.03	80,708.81	2,11,61,047.08
9(9M)	2,11,61,047.08	2,46,685.61	80,708.81	2,13,27,023.88
9(10M)	2,13,27,023.88	2,48,620.49	80,708.81	2,14,94,935.56
9(11M)	2,14,94,935.56	2,50,577.93	80,708.81	2,16,64,804.68
9(12M)	2,16,64,804.68	2,52,558.18	80,708.81	2,18,36,654.05
10(1M)	2,18,36,654.05	2,54,561.52	85,551.34	2,20,05,664.23
10(2M)	2,20,05,664.23	2,56,531.76	85,551.34	2,21,76,644.65

10(3M)	2,21,76,644.65	2,58,524.97	85,551.34	2,23,49,618.28
10(4M)	2,23,49,618.28	2,60,541.42	85,551.34	2,25,24,608.36
10(5M)	2,25,24,608.36	2,62,581.37	85,551.34	2,27,01,638.39
10(6M)	2,27,01,638.39	2,64,645.11	85,551.34	2,28,80,732.16
10(7M)	2,28,80,732.16	2,66,732.90	85,551.34	2,30,61,913.72
10(8M)	2,30,61,913.72	2,68,845.03	85,551.34	2,32,45,207.41
10(9M)	2,32,45,207.41	2,70,981.78	85,551.34	2,34,30,637.85
10(10M)	2,34,30,637.85	2,73,143.44	85,551.34	2,36,18,229.95
10(11M)	2,36,18,229.95	2,75,330.30	85,551.34	2,38,08,008.91
10(12M)	2,38,08,008.91	2,77,542.66	85,551.34	2,40,00,000.23
Hashtot=			80,09,343.00	
Further Pmt=			0.00	
			Adjustment=	-0.23
			SurV/Maturity=	2,40,00,000.00

emiv ₹ 1,16,575.33 Monthly

FurtherAmt ₹ 0.00 Monthly

OR Matu/Surr.value/settlement ₹ 2,40,00,000.00

type def240% of EQI

HIGHLIGHTS - INFLAPRO in SYSTEMATIC INFLAPRO WITHDRAWAL PLAN				
PRE-RETIRE PPT= years, TOTALterm=				
post-ret=10 years, spouse-time= years, TOTALterm=10years IRR=13.98904% pa				
desc	Start Amt ₹ pm	Ending Amt ₹ pm	Total	₹ in crore
SIP				
CORPUS			1,00,00,000	1.00
SWP	50,638	85,551	80,09,343	0.80
Further			0	0.00
Maturity			2,40,00,000	2.40
Gross			3,20,09,343	3.20
				Approx