

CLIENT NEWSLETTER

Your First ₹1 Crore: Three Stories, One Number

Three people. Three very different starting points. One number:

₹1,00,00,000

Each story ends where the next begins. Turn the pages, and see where they meet.

STORY 1 OF 3 · THE SIP



The Man Who Was Waiting for the Right Month

Every January, Rohan, 30, made the same promise: this year I will start investing. Every March, life interrupted. A trip, a bike EMI, a cousin's wedding. He wasn't careless. He was waiting for a number to feel safe: a bigger salary, a calmer market, a better month.

Then a senior colleague, nearing 50, mentioned something almost casually. He had just crossed ₹1 crore. No business, no windfall, no tip. Just a monthly SIP he had started at 30 and never stopped.

That evening Rohan did the sum, expecting a frightening number. It was **₹10,200 a month**. About what he spent on weekend dinners and food delivery.

But the graph held the real surprise. Ten years in, his fund would be worth only ₹23.5 lakh, barely a quarter of the way there. Then the curve lifts. **The last five years alone add about ₹50 lakh.**

> **Psychology + Finance:** Most people quit in the quiet years, when the graph looks flat and effort feels wasted. Those are exactly the years compounding is loading.



At 12% a year (illustrative), ₹10,200 a month for 20 years means ₹24.5 lakh invested, growing to about ₹1.01 crore.

TURN THE PAGE ↓

Next page: Rohan's friend Priya takes home ₹35,000 a month. She can't spare ₹10,200. Can she still reach a crore?



The Woman Who Couldn’t Afford ₹10,200

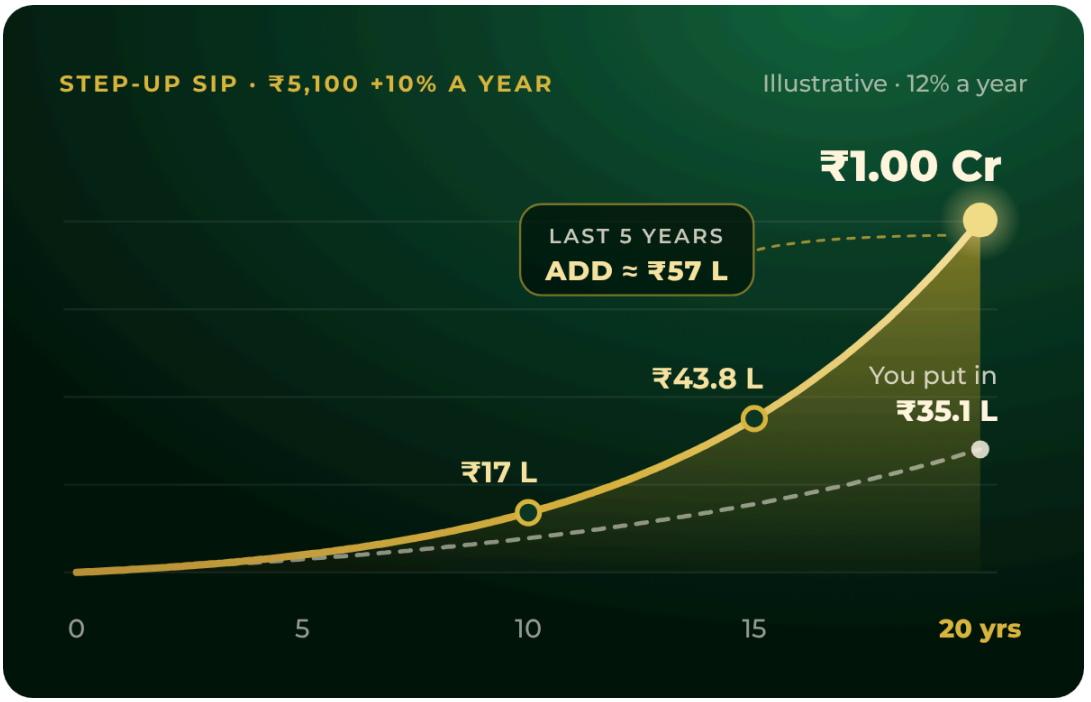
Priya, 25, a junior designer, took home ₹35,000 a month. When she heard Rohan’s number, she laughed. ₹10,200 was nearly a third of her salary. “I’ll start when I earn more,” she said, perhaps the most expensive sentence in personal finance.

Her mentor offered a stranger deal. “Start with an amount so small it embarrasses you: **₹5,100**. But promise your SIP a raise every time you get one.”

Every April, her salary went up, and her SIP went up 10% in the same month. The increase came out of the raise, not out of her lifestyle, so she barely felt it. By year 20 her SIP had climbed to about ₹31,200 a month, yet it was still the same slice of a much bigger salary.

Look closely at the numbers. Priya invested more in total than Rohan, ₹35.1 lakh against ₹24.5 lakh. But she began with half his monthly amount, and she arrived at the same crore. **The secret was never the starting amount. It was the direction.**

Psychology + Finance: We tie investing to today's income and forget that income grows. A SIP that grows with your salary lets time and your career compound together.



At 12% a year (illustrative), ₹5,100 a month raised 10% every year means ₹35.1 lakh invested, growing to about ₹1.00 crore. Assumes her salary also grows about 10% a year.

TURN THE PAGE ↓

Next page: Meera, 40, has no monthly habit at all. Only one lump of money, and a very loud voice telling her what to do with it.

STORY 3 OF 3 · THE LUMPSUM



The Money That Arrived All at Once

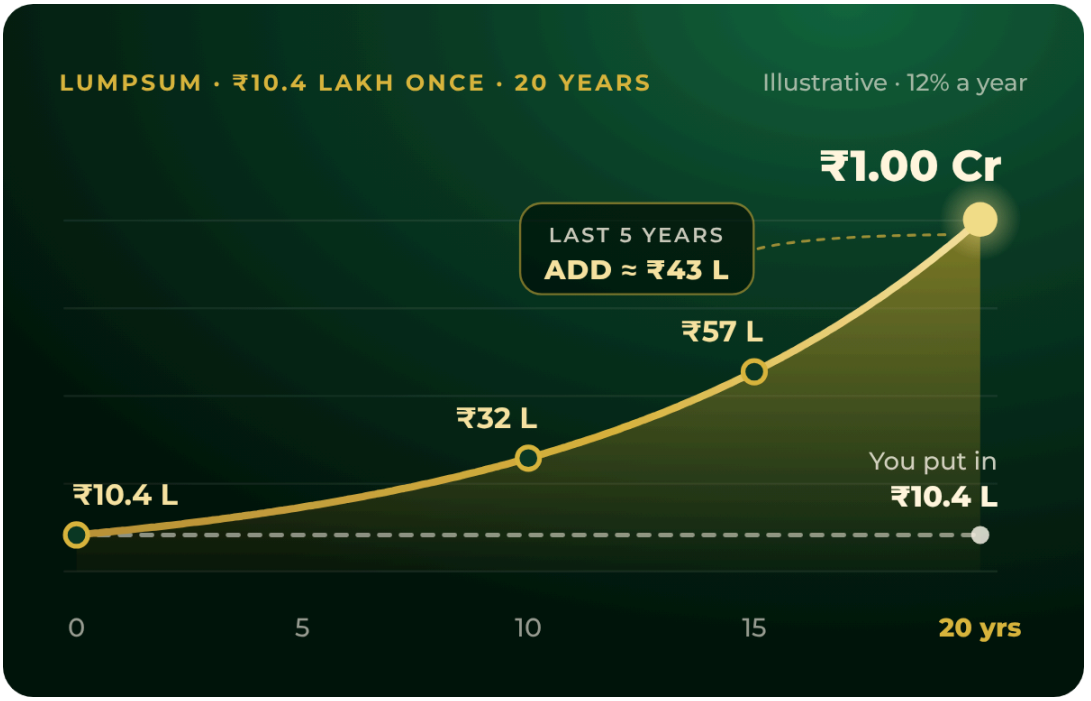
Meera, 40, wasn't expecting the call. An old insurance policy had matured: **₹10.4 lakh**, landing in her account in a single morning. By evening she had advice from everyone. Put it in an FD. Buy gold. Book a plot. A cousin had a "sure-shot" tip.

Meera noticed something about herself. Windfall money feels different. It doesn't feel earned, so it is easy to spend. Psychologists call it mental accounting. She decided to do the hardest thing there is: nothing, for twenty years.

She didn't rush in on a single day. She staged her entry over a few months, so one bad week could not decide her next twenty years. Then she added nothing, ever. Not one extra rupee.

In the quiet middle years she was tempted. By year 10 it was worth ₹32 lakh, only a third of the way. Then, between 55 and 60, **the final five years alone added about ₹43 lakh.** The curve she had stopped watching had been climbing all along.

> **Psychology + Finance:** The real test of a lumpsum is not the day you invest. It is the year the value dips and you want out. And entry timing is the one risk a SIP spreads for you, which is why staging it matters.



At 12% a year (illustrative), a one-time ₹10.4 lakh left untouched for 20 years grows to about ₹1.00 crore.

Same Crore. Three Different Roads.

Rohan, 30 **The SIP** Fixed monthly	Priya, 25 **The Step-Up SIP** Raised 10% yearly	Meera, 40 **The Lumpsum** One time only
STARTS WITH ₹10,200 a month	**STARTS WITH** ₹5,100 a month	**STARTS WITH** ₹10.4 lakh once
INVESTED ₹24.5 lakh	**INVESTED** ₹35.1 lakh	**INVESTED** ₹10.4 lakh
AT YEAR 20 **₹1.01 crore**	**AT YEAR 20** **₹1.00 crore**	**AT YEAR 20** **₹1.00 crore**
THE KEY **Consistency**	**THE KEY** **Direction**	**THE KEY** **Patience**

Notice what none of them needed: a perfect market, a high income or a lucky tip. Your first crore is not really a question of how much. It is a question of **which of these three people you are today.**

> **Which road is yours?** Tell us where you stand today, and we will map your own crore: the amount, the years and the road.

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Disclosure: Mutual fund investments are subject to market risks. Read all scheme-related documents carefully. The 12% a year return is an illustrative assumption, not a forecast or guarantee; actual returns will vary and may be negative. Figures are before taxes and costs. Rohan, Priya and Meera are fictional composite characters. Green Shoots Wealth Fintech LLP, AMFI-registered Mutual Fund Distributor, ARN 321729.

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