The Compounding Cheat Sheet

Every number you need, on two pages · by Satish Singh (@UBSatish) **ubsatish.com**

1. What a monthly SIP becomes at 12% a year

MONTHLY SIP	10 YRS	15 YRS	20 YRS	25 YRS	30 YRS
₹1,000	₹2.32 L	₹5.05 L	₹9.99 L	₹18.98 L	₹35.3 L
₹2,000	₹4.65 L	₹10.09 L	₹19.98 L	₹37.95 L	₹70.6 L
₹5,000	₹11.62 L	₹25.23 L	₹49.96 L	₹94.88 L	₹1.76 Cr
₹10,000	₹23.23 L	₹50.46 L	₹99.91 L	₹1.9 Cr	₹3.53 Cr
₹25,000	₹58.08 L	₹1.26 Cr	₹2.5 Cr	₹4.74 Cr	₹8.82 Cr

₹5,000 a month for 20 years is about ₹49.96 L, of which only ₹12 L is your own money.

2. SIP needed for a goal (12%)

GOAL	10 YRS	15 YRS	20 YRS	25 YRS
₹25 L	₹10,760	₹4,955	₹2,502	₹1,317
₹50 L	₹21,520	₹9,909	₹5,004	₹2,635
₹1 Cr	₹43,041	₹19,819	₹10,009	₹5,270
₹2 Cr	₹86,081	₹39,637	₹20,017	₹10,539
₹5 Cr	₹2,15,203	₹99,093	₹50,043	₹26,349

3. Waiting costs money

START AT AGE	YOU PUT IN	VALUE AT 60
22	**₹22.8 L**	**₹4.67 Cr**
25	₹21 L	₹3.25 Cr
30	₹18 L	₹1.76 Cr
35	₹15 L	₹94.88 L
40	₹12 L	₹49.96 L

₹5,000 a month at 12% until 60. Ten years of waiting cost more than half the result.

4. How fast money grows

RETURN	DOUBLES	TRIPLES	10×
6%	11.9 yrs	18.9 yrs	39.5 yrs
8%	9.0 yrs	14.3 yrs	29.9 yrs
10%	7.3 yrs	11.5 yrs	24.2 yrs
12%	6.1 yrs	9.7 yrs	20.3 yrs
15%	5.0 yrs	7.9 yrs	16.5 yrs

Shortcut: 72 ÷ rate = years to double; 114 ÷ rate to triple.

5. The first crore is the hardest

₹20,000 a month at 12%:

15 yrs to the 1st crore

~5 yrs more to the 2nd

~3 yrs more to the 3rd

Once the pile is big, its growth outruns your monthly SIP.

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6. Inflation at 6% a year

AFTER	₹1 LAKH BUYS ONLY	₹50,000 A MONTH OF EXPENSES BECOMES
10 yrs	₹55,839	₹89,542/month
20 yrs	₹31,180	₹1.6 L/month
30 yrs	₹17,411	₹2.87 L/month

Plan retirement in future rupees, not today's.

7. Real returns

FD at 7%, 30% tax slab: you keep **4.9%**.
After 6% inflation: **−1.0% a year**.

Equity at an assumed 12% with 6% inflation: real return about **5.7%**, not 6%.

Real return = (1 + return) ÷ (1 + inflation) − 1.

8. Losses compound too

IF IT FALLS	IT MUST RISE
10%	+11%
20%	+25%
33%	+49%
50%	+100%

+50% then −50% is a 25% loss, not zero.

9. Credit cards

CARD RATE A MONTH	REALLY, PER YEAR
2.5%	34%
3%	43%
3.5%	51%
3.75%	56%

At ~51% a year, unpaid debt doubles in under 2 years.

10. SIPs love crashes

₹10,000 a month while NAV goes 100 → 50 → 100 buys 400 units at an average ₹75. The price ends where it began, yet you are **+33%**.

10 money rules

1. Build an emergency fund of 6 months of expenses before investing.
2. Clear credit card and other high-interest debt first. It is a guaranteed return.
3. Buy term life and health cover before chasing returns.
4. Pay yourself first: set your SIP for salary day.
5. Raise your SIP every year when your income rises.
6. Never stop a SIP because markets fell. That is when it buys the most.
7. Think in real returns: after tax and after inflation.
8. Check every fee. A 1–2% yearly cost can eat a quarter of your wealth.
9. Diversify. One big loss can undo years of compounding.
10. Retirement rule of thumb: about 25× your yearly expenses, in future rupees.

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