



**PRACTICAL GUIDE TO
BUILD YOUR FIRST**

₹ 1,00,00,000

No shortcuts. Just smart Maths & Consistent
investing to reach your first crore.

CA ROHIT J. GYANCHANDANI

Our goal is to help
1,00,000
people build a portfolio of
₹1,00,00,000

In the next 15 minutes
you will be empowered to
build your first
₹1,00,00,000



YOUR PATH TO ₹ 1 CRORE



Becoming a crorepati has been a benchmark of financial success in India for decades.

Earning your first ₹1,00,00,000 is not just a financial milestone — it's a turning point in your mindset. It proves that wealth is not just inherited or accidental, but created with intention, discipline, and smart choices.

With the power of consistent saving and intelligent investing, even an average person can accumulate ₹1,00,00,000.

What Changes After Your First Crore?

- ◆ Peace of mind increases.
- ◆ Financial anxiety reduces.
- ◆ You start seeing wealth building as a skill, not luck.
- ◆ People begin to take your financial advice seriously.

Why Most People Don't Get There

- ◆ Lack of long-term vision
- ◆ Falling for quick-rich schemes
- ◆ Inconsistent investing
- ◆ Fear of financial products or markets

“The journey to your first crore isn't just financial, it's transformational.”

- CA Rohit J. Gyanchandani

"Compound interest is the eighth wonder of the world."

- Albert Einstein

Compounding is what turns small, regular savings into a massive fortune – not overnight, but over time. Think of it like growing a tree. In the beginning, not much happens. But if you stay consistent and patient, the results will surprise you.

The real magic happens later – when your money starts earning **interest on interest**.

Let's say you invest **₹5,000 per month** starting at age 25.

In First year, your investment earns returns – say ₹3,000.

Total Value – ₹63,000 (Investment – ₹60,000 + Returns – ₹3,000)

In the **second year**, you don't just earn returns on ₹60,000

You earn returns on **that ₹63,000**.

That's **interest on interest**.

Now imagine that happening **every year for 20–30 years**.

Real-Life Example: Ankit vs Rahul

Ankit starts investing ₹5,000/month at age 25

Rahul starts investing ₹10,000/month at age 35

They both invest till age 55.

Person	Monthly Investment	Years	Total Invested	Approx Value at 12% Return
Ankit	₹5,000	30	₹18 lakhs	₹1.54 crore+
Rahul	₹10,000	20	₹24 lakhs	₹90–92 lakhs

Even though Rahul invested ₹6 lakhs more, Ankit ended up with nearly double the wealth – just because he started earlier.

It's not about how much you invest or what return you get.

It's about how early you start and how long you stay invested.

The earlier you begin; the more time compounding must work in your favour – and the less you need to invest.

Most people ask: “*What return should I expect?*”

But the better question is: “*How much should I invest, and how soon can I start?*”

When it comes to building ₹1 crore, two factors are completely in your control:

- ◆ **How much you save (your monthly investment)**
- ◆ **How early you start (your time horizon)**

Returns, on the other hand, depend on the market. You can't control them — but you can control how prepared you are.

A higher savings rate and early start reduces the pressure on returns.

You don't need miracles from the market. You just need discipline.

How to Reach ₹1 Crore: Choose Your Time

Time Horizon	Expected Return	Monthly Investment	Total Invested	Wealth Created
10 years	12%	₹44,500	₹53.4 lakhs	₹1 crore
15 years	12%	₹21,000	₹37.8 lakhs	₹1 crore
20 years	12%	₹11,000	₹26.4 lakhs	₹1 crore
25 years	12%	₹6,000	₹18 lakhs	₹1 crore
30 years	12%	₹3,500	₹12.6 lakhs	₹1 crore

What If You're Starting Late?

Most people panic when they hear “start early.”

But here's the truth: *Late is better than never.*

You can still reach ₹1 crore by:

- Investing a little more each month
- Using step-up SIPs
- Extending your investment horizon

“It's not about when you start. It's about whether you start at all.”

Final Thought

You don't need to find the best fund or the perfect time.

You need to start today, save consistently, and let time do the heavy lifting.

Every year you wait to start investing, the goal gets more expensive. Not because the market changes — but because you lose the one thing money can't buy:

Time.

People often think they'll start "next year" or "when I get a raise." But let's see what that delay costs you.

How Delay Affects Your ₹1 Crore Goal (Assuming 12% Annual Returns)

Start Age	Monthly Investment	Years Invested	Total Invested	Value at 55	Loss Due to Delay
25	₹3,500	30	₹12.6 lakhs	₹1 crore	-
30	₹6,000	25	₹18 lakhs	₹1 crore	₹5.4 lakhs more
35	₹11,000	20	₹26.4 lakhs	₹1 crore	₹13.8 lakhs more
40	₹21,000	15	₹37.8 lakhs	₹1 crore	₹25.2 lakhs more
45	₹44,500	10	₹53.4 lakhs	₹1 crore	₹40.8 lakhs more

What This Table Tells Us

- ◆ **Waiting 5 years nearly doubles your monthly investment.**
- ◆ **The later you start, the more money you need — and the harder it gets to stay committed.**
- ◆ **Starting at 25 vs. 45 could cost you an extra ₹40.8 lakhs to reach the same goal.**

The Lesson

Start small. Start now.

Even if you can't invest a large amount today, you're giving your money time to grow. And time is your most valuable asset.

There's no "one-size-fits-all" in investing.

Choosing the right investment option depends on:

Your risk **appetite**, **financial goals** & **time you must stay invested**

Match Your Investment with Your Comfort & Goals

Investment Type	Potential Returns (p.a.)	Ideal Time Horizon	Volatility Level	Suitable for Risk Profile
Debt Mutual Funds	5–7%	1–3 years	Low	Conservative
PPF / EPF / NPS	7–8% (Govt backed)	10–15 years+	Very Low	Conservative
Hybrid Mutual Funds	8–10%	3–5 years	Moderate	Conservative / Moderate
Equity Mutual Funds	12–18%	7+ years	High	Aggressive

Key Concepts to Remember

- ◆ **Higher returns come with higher volatility** — but that doesn't mean you need to take more risk. It means you need to stay invested longer.
- ◆ The **longer you invest**, the **less risky** equity becomes. Time smooths out the market ups and downs.
- ◆ Always **match your time horizon with the right investment**. Don't put short-term money into high-risk funds.

Final Thought

Choosing the right investments is like making a good meal.

You need the right mix, based on what you like and how much time you have.

If you start early, save regularly, and stay invested — reaching ₹1 crore becomes easy and possible.

Before choosing where to invest, it's important to understand **how much risk you're comfortable with** – and more importantly, how much risk you need to take to reach your goals.

This is called your risk appetite.

Your risk appetite depends on:

- ◆ **Your age and life stage**
- ◆ **Income and job stability**
- ◆ **Emotional comfort with market ups and downs**

Types of Investors Based on Risk Appetite

Risk Profile	Characteristics	Ideal Investment Options
Conservative	Low tolerance for loss, prefers stability, short-term goals	Debt funds, PPF, Fixed Deposits, Hybrid (Debt-heavy) Funds
Moderate	Comfortable with some risk, seeks balance between growth and safety	Balanced Advantage Funds, Hybrid Mutual Funds, Large Cap Equity Funds
Aggressive	Seeks higher returns, accepts volatility, long-term focus	Equity Mutual Funds, Index Funds, Thematic or Mid/Small Cap Funds

What This Means for Your ₹1 Crore Goal

Your risk appetite directly affects **how fast or comfortably you can reach ₹1 crore**.

- ◆ A **conservative investor** may need to invest **more money** or stay invested for a **longer period**, because their returns are lower.
- ◆ A **moderate investor** can build ₹1 crore steadily with a mix of equity and debt over 15–20 years.
- ◆ An **aggressive investor** may reach ₹1 crore **faster** but must stay calm during ups and downs.

How Much Risk Do You Need to Take?

- If you want to build ₹1 crore in 10 years, you'll likely need equity exposure.
- If you're okay reaching it in 25–30 years, conservative options can also work – with consistency.

When you invest in the stock market, it's normal to see your money go up and down. But don't panic – this is how markets work.

Many people make the mistake of stopping their SIPs or withdrawing money when the market falls. But smart investors know one thing:

The market always bounces back.

How Often Does the Market Fall?

Let's look at some examples from the Nifty 50 index (India's stock market benchmark)

Year	Market Fall	What Happened Next
2008	Fell by 50% (Global Crisis)	Recovered 75% next year
2011	Fell by 25%	Gained 28% the next year
2020	Fell sharply (COVID)	Ended the year up 15%

Even after big falls, the market always recovers – often stronger than before.

Volatility Is Normal

Market ups and downs are not a problem – they're a **feature**.

In fact:

- ◆ In the **short term**, markets can be unpredictable.
- ◆ But in the **long term**, they usually grow.

If you stay invested and don't panic during bad times, you give your money a chance to grow over time.

Patience = Profit

If you had started a ₹5,000 SIP in Nifty 50 in 2003 and stuck to it till 2023, you'd have more than **₹1 crore**.

You didn't need to predict anything. You just needed:

- ◆ **Patience**
- ◆ **Discipline**
- ◆ **Time**

Markets go up, markets go down – but over time, they reward those who stay the course. Don't let fear stop your ₹1 crore journey. Stay invested. Stay patient.

Not everyone can start with big investments. But that doesn't mean you can't build big wealth. One of the most powerful – and most ignored – tools in investing is the Step-up SIP.

What is a Step-up SIP?

A Step-up SIP means you increase your monthly investment every year – usually by a fixed percentage or amount.

Just like your income grows each year, your investments should grow too.

Why It Works

Let's say you start a ₹5,000/month SIP and increase it by 10% every year.

Here's what that looks like over 15 years:

Year	Monthly SIP	Annual Investment
1	₹5,000	₹60,000
2	₹5,500	₹66,000
3	₹6,050	₹72,600

With this approach, you would invest around ₹21–22 lakhs in total over 15 years. At 12% returns, you could end up with ₹1 crore+ – even though you started small!

Step-up SIP vs Flat SIP

SIP Type	Starting SIP	Step-up %	Final Wealth (15 yrs @12%)
Flat SIP	₹12,000	0%	₹55–60 lakhs
Step-up SIP	₹12,000	10%/year	₹1 crore+

Yes – you can build **double the wealth** by just increasing slowly over time.

Increase by a fixed amount every year (e.g. +₹1,000) or by a percentage (e.g. 10% every year)

You don't need to start big.

You just need to **start now** and **grow** with time.

Step-up SIP is not just a tool – it's your **secret weapon** to reach ₹1 crore faster, easier, and with less pressure on your pocket.

You've heard the term "inflation" many times, but what does it really mean for your money?

Put simply: **Inflation reduces the value of your money over time.**

Something that costs ₹100 today may cost ₹200 ten years from now.

How Inflation Affects Your Investments

If inflation is around 6% per year, here's what ₹1 crore will be worth in today's terms:

Year	Value of ₹1 Crore in Today's Money
10	₹55 lakhs
15	₹41 lakhs
20	₹30 lakhs

That means — **if you stop investing & just hold cash**, it loses purchasing power every year.

Why You Should Increase Your Investment Over Time

Just like prices go up each year, **your SIP should go up too.**

- ◆ Increase your SIP every year (Step-up SIP)
- ◆ Don't assume ₹1 crore is enough — plan for the inflated cost

If your goal is to retire in 15 years, and it costs ₹1 crore today — you should plan for **₹2 crores.**

Invest in Avenues That Beat Inflation

Here's how different options perform:

Investment Option	Expected Return	Beats Inflation?
Fixed Deposit	5–6%	No
PPF / EPF	7–8%	Just about
Equity Mutual Funds	10–15%	Yes

Final Thought

To truly build ₹1 crore in **real value**, you need:

- ◆ Long-term investing in equity
- ◆ Increasing SIPs each year
- ◆ A clear understanding of how inflation affects your goals

Most people do it backwards. They spend first, then save what's left (if anything). But real wealth is built when you **flip the formula**:

$$\text{Income} - \text{Savings} = \text{Expenses}$$

Your Money Discipline Checklist

Financial Habit	Ideal Benchmark
Monthly Savings Rate	Minimum 20% of income
Max EMI (loans, home, car)	Not more than 30–35% of income
SIPs, PPF, NPS	Put on auto-debit mode
Credit Card Use	Pay full dues, avoid interest
Impulse Spending	Sleep on big purchases
Emergency Fund	3–6 months of expenses
Insurance Cover (Term & Health)	Protect your goals

Automate Your Savings

Saving manually feels hard. You have to remember, decide, and fight temptation. But when you **automate your savings**, it just happens — like a bill you never miss.

“Discipline beats intelligence. Automation beats discipline.”

Let's say you set a ₹12,000 SIP on auto-debit for the next 15 years.

You forget about it.

No panic. No decisions. Just quiet consistency.

Result? – At 12% annual returns, your money becomes **₹55–60 lakhs**.

Now, if you step it up by 10% yearly (Step-up SIP), it quietly grows into **₹1 crore+** — without you feeling the pinch.

Final Thought

Saving is not about control.

It's about **setting systems** that work for you — even when you're distracted, lazy, or busy.

The easiest way to build ₹1 crore?

Automate it. Forget it. Let time and compounding do the rest.

Avoiding a few common mistakes can make all the difference in your journey to ₹1 crore.

◆ **Waiting for the "Right Time"**

Delaying your investment start date means losing the power of compounding.

Start now – not later.

◆ **Stopping SIPs During Market Dips**

Market falls are temporary, but your SIPs buy more units at lower prices.

Stay the course.

◆ **Not Increasing SIP with Income**

If your income grows but your SIP doesn't, you fall behind your potential.

Step up your SIP every year.

◆ **Investing in the Wrong Products**

Low-return or unsuitable products delay your goals.

Know your risk profile. Choose wisely.

◆ **Withdrawing for Short-Term Needs**

Pulling out early breaks compounding and delays wealth creation.

Build an emergency fund. Let your investments stay invested.

Golden Rule

**Discipline beats intelligence in wealth creation.
Start early. Stay consistent. Avoid the noise. Let time do its magic.**

LET'S BUILD YOUR FIRST ₹1 CRORE — TOGETHER

You don't need to be an expert to create wealth.

You just need a clear plan, some discipline — and the right guide.

That's where we come in.

At **Nandi Nivesh**, we've helped 1,000 individuals take control of their money & work steadily toward their goals.

What We Can Do for You -

- ◆ **Risk Profiling** – Understand your comfort with risk
- ◆ **Personalized Planning** – A goal-based plan built just for you
- ◆ **Fund/Scheme Selection** – No confusion. Just clear recommendations
- ◆ **Portfolio Tracking App** – See your progress anytime, anywhere
- ◆ **Regular Portfolio Reviews** – We stay in touch and guide you throughout

Want to See How It Works?

Reach out to us and we'll share a FREE personal investment plan — **no cost, no obligation**.

It's our way of helping you take that first step confidently.

Meet Your Coach

CA Rohit J. Gyanchandani

Chartered Accountant | Chartered Wealth Manager | Wealth Coach

Managing Director, **Nandi Nivesh Private Limited**.

Our team is based in Pune, helping clients across India and abroad invest better, smarter, and more consistently.

Let's Talk

Scan the QR Code

to connect with us on WhatsApp.

Tell us a bit about your goals — we'll handle the rest.

No jargon. No pressure. Just real help.



Your journey to ₹1 crore starts now. Let's build it — together.

A man in a blue suit stands in front of a window with a city skyline and financial charts overlaid. The charts include a line graph, a bar chart, and a pie chart, all in a light blue color. The background is a blurred cityscape at dusk or dawn, with a prominent skyscraper in the center.

CA Rohit Gyanchandani

Rohit Gyanchandani is Chartered Accountant & Chartered Wealth Manager. He is the Managing Director & Chief Experience Officer at Nandi Nivesh Private Limited. With experience of over 6 years, Rohit has assisted families across the globe in planning their finances right.

CA Rohit Gyanchandani is a visiting faculty on the subject of Personal Finance at ICAI, Pune. He also writes about investing for various websites like Livemint & Morningstar.

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