

11:24 AM 23 OCT LIVE	ಸೆನ್ಸೆಕ್ಸ್ 32,441 ▲ 51.78	ನಿಫ್ಟಿ 50 10,167 ▲ 21.05	ಚಿನ್ನ (ಎಂಸಿಎಕ್ಸ್) (₹/10 ಗ್ರಾ... 29,458.00 ▼ -96.00	ಯುಎಸ್ ಡಿ/ಭಾರತೀ... 65.03 ▼ -0.04		ಈ-ಟಿ ಮಾರುಕಟ್ಟೆಗಳ ಅಪ್ ಅನ್ನು ಡೌನ್‌ಲೋಡ್ ಮಾಡಿ 	CHOOSE LANGUAGE KAN	LIVE
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Investing to create a corpus of Rs 4 crore in 25 years

BY ET ONLINE | OCT 20, 2017, 11.07 AM IST

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Me and my wife's monthly salary is Rs 45,000 each. We have subscribed to **NPS** and our employer is putting equal amount in SBI retirement fund (10 per cent of our gross salaries). Apart from that we are investing Rs 2,000 per month in HDFC Top 200 Fund, Rs 2,000 in HDFC Mid-Cap Opportunities Fund and Rs 1,000 in HDFC Prudence Fund since last two years. In April, 2017, I started SIPs of Rs 3,000 in Tata India Tax Savings Fund, Rs 3,000 in DSP BlackRock Tax Saver Fund and Rs 10,000 in Tata Equity PE Fund (direct) (growth). I want to start an **SIP** of Rs 3,000 more. Which funds should we add to our **portfolio**? Our target is to generate a **retirement corpus** of Rs 2 crore each in 25 years and Rs 30 lakh in 10 years.

--Munish Kumar Sharma



Big Change:
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Vishal Dhawan, Founder, Plan Ahead Wealth Advisors, responds:

It is great that you are planning your retirement with a 25-30 year investment horizon. Your decision to go with NPS contribution through your employer is a good option for greater tax efficiency and SBI has a good track record. Currently you have a large number of funds in your portfolio and therefore we would not recommend you to add more schemes. You could consider topping up the SIP in HDFC Top 200 Fund - Growth, which is already a part of your portfolio. You could also consider reducing your SIP amount in Tata Equity PE Fund - Growth to Rs 6,000 per month as it is a large exposure as compared to the rest of the SIPs. Consider allocating that Rs 4,000 by topping up the SIP in HDFC Prudence Fund - Growth.

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