Step 1: Calculate Your Monthly Savings

Your monthly savings will be the difference between your salary and your monthly expenses:

Monthly savings = Monthly salary - Monthly expenses

Monthly savings = 100000 - 100000

Monthly savings = 0

Step 2: Determine Your Time Horizon

You want to buy a car at the age of 40, which means you have 20 years to save.

Step 3: Choose an Investment Vehicle

Since you have a risk-taking appetite of 0, you should choose an investment vehicle with a low-risk profile. Some options to consider include:

* Fixed deposits

* Government bonds

* Money market funds

* Low-risk mutual funds

Step 4: Calculate Your Annual Return

The average annual return on a low-risk investment vehicle is around 5%.

Step 5: Calculate Your Future Value

To calculate the future value of your investment, you can use the following formula:

Future value = Present value * (1 + r)^n

where:

* Present value is the amount of money you invest today

* r is the annual return

* n is the number of years

In your case, the present value is 0, the annual return is 5%, and the number of years is 20. Plugging these values into the formula, we get:

Future value = 0 * (1 + 0.05)^20

Future value = 0

This means that if you invest 0 today, you will have 0 at the end of 20 years.

Step 6: Adjust Your Savings Plan

Since your current savings plan is not sufficient to reach your goal, you need to adjust it. One way to do this is to increase your monthly savings. You could also consider getting a part-time job or starting a side hustle to earn extra money.

Here is a revised investment plan:

* Monthly savings: 20000

* Annual return: 5%

* Number of years: 20

Future value:

Future value = 20000 * (1 + 0.05)^20

Future value = 82000

This revised investment plan will allow you to reach your goal of buying a car priced at 10000000 at the age of 40.