

Date	Close	Open price	High	Low	Stocks bought using 10k-invested
01-11-2025	2,439.00	2,456.10	2,474.90	2,433.0	4.67
01-10-2025	2,465.50	2,515.40	2,667.20	2,452.90	3.97
01-09-2025	2,514.40	2,659.80	2,750.00	2,443.00	3.75
01-08-2025	2,659.80	2,550.00	2,748.00	2,473.20	3.92
01-07-2025	2,521.20	2,300.00	2,549.00	2,286.60	4.34
01-06-2025	2,294.60	2,347.90	2,402.90	2,258.70	4.25
01-05-2025	2,348.30	2,334.10	2,409.50	2,302.30	4.28
01-04-2025	2,342.10	2,259.00	2,487.40	2,150.00	4.42
01-03-2025	2,258.85	2,199.00	2,296.00	2,136.00	4.54
01-02-2025	2,190.25	2,475.00	2,602.00	2,185.85	4.04
01-01-2025	2,468.80	2,325.00	2,479.00	2,253.85	4.30
01-12-2024	2,326.85	2,485.00	2,515.00	2,315.25	4.02
01-11-2024	2,496.15	2,533.86	2,539.15	2,375.75	3.94
01-10-2024	2,518.22	2,950.95	2,950.95	2,442.87	3.38
01-09-2024	2,946.57	2,782.92	3,022.96	2,760.66	3.59
01-08-2024	2,766.98	2,703.24	2,823.71	2,655.63	3.69
01-07-2024	2,694.92	2,451.29	2,800.15	2,440.38	4.07
01-06-2024	2,463.24	2,371.56	2,713.15	2,332.81	4.21
01-05-2024	2,319.81	2,196.30	2,399.45	2,195.26	4.55
01-04-2024	2,221.68	2,261.00	2,288.89	2,163.44	4.42
01-03-2024	2,255.37	2,407.36	2,429.13	2,223.15	4.15
01-02-2024	2,402.73	2,465.28	2,501.59	2,337.44	4.05
01-01-2024	2,471.71	2,653.28	2,658.81	2,356.07	3.76
01-12-2023	2,653.39	2,537.40	2,656.52	2,487.10	3.94
01-11-2023	2,535.45	2,475.14	2,544.37	2,453.53	4.04
01-10-2023	2,474.15	2,480.13	2,571.76	2,445.91	4.03
01-09-2023	2,455.82	2,495.11	2,538.89	2,433.21	4.07
01-08-2023	2,495.11	2,559.81	2,581.47	2,478.23	3.96
01-07-2023	2,550.54	2,676.34	2,758.67	2,542.88	3.73
01-06-2023	2,667.53	2,656.42	2,727.34	2,609.71	3.76
01-05-2023	2,656.97	2,462.00	2,669.37	2,440.28	4.06
01-04-2023	2,447.55	2,559.81	2,578.28	2,409.41	3.906
01-03-2023	2,550.20	2,448.25	2,558.26	2,383.51	4.08
01-02-2023	2,450.89	2,589.89	2,646.91	2,425.99	3.86
01-01-2023	2,566.53	2,563.69	2,682.82	2,517.03	3.9
01-12-2022	2,550.89	2,669.37	2,730.73	2,529.33	3.74
01-11-2022	2,673.70	2,558.81	2,687.30	2,418.47	3.90
01-10-2022	2,540.58	2,712.20	2,723.16	2,478.13	3.68
01-09-2022	2,685.76	2,639.49	2,718.18	2,498.10	3.78
01-08-2022	2,649.30	2,627.04	2,704.23	2,539.89	3.80
01-07-2022	2,626.94	2,217.17	2,643.47	2,194.86	4.51
01-06-2022	2,221.75	2,360.60	2,404.23	2,091.67	4.23
01-05-2022	2,343.92	2,211.20	2,378.53	2,097.85	4.52
01-04-2022	2,225.99	2,046.75	2,280.92	2,030.32	4.88
01-03-2022	2,040.53	2,120.51	2,159.35	1,894.01	4.71
01-02-2022	2,163.49	2,294.17	2,323.75	2,111.59	4.35
01-01-2022	2,264.73	2,368.57	2,415.38	2,232.01	4.22

01-12-2021	2,350.79	2,330.72	2,380.42	2,192.42	4.29
01-11-2021	2,308.36	2,383.51	2,439.29	2,275.64	4.19
01-10-2021	2,383.66	2,695.27	2,723.16	2,358.61	3.71
01-09-2021	2,691.08	2,734.11	2,847.96	2,666.38	3.65
01-08-2021	2,713.30	2,332.71	2,726.59	2,315.38	4.28
01-07-2021	2,324.05	2,474.15	2,503.43	2,308.81	4.04
01-06-2021	2,461.50	2,337.69	2,523.90	2,321.36	4.27
01-05-2021	2,338.77	2,333.71	2,437.25	2,310.15	4.28
01-04-2021	2,344.42	2,437.10	2,495.96	2,290.88	4.10
01-03-2021	2,421.86	2,126.73	2,428.93	2,119.56	4.70
01-02-2021	2,123.59	2,267.62	2,279.62	2,111.59	4.40
01-01-2021	2,254.92	2,385.90	2,447.21	2,242.07	4.19
01-12-2020	2,385.90	2,150.44	2,407.81	2,111.69	4.65
01-11-2020	2,129.72	2,063.78	2,211.54	2,034.90	4.84

Total Shares just by investing ₹ 10,000 at the start of each month = 251.1168

Adding the dividends amount reinvested money back and adding these stocks
Based on the dividend reports in the mentioned reference.

① (14-06-2021) → Amount → 17 per share.

T.S.T.F (Total shares till fur) : 34.46

Amount extra received : $34.46 \times 17 = ₹ 602.82$.

Extra shares bought next month = 0.24 shares = $\frac{602.82}{2474.15} = \left(\frac{602.82}{2474.15} \right)$ share
Open at (01-07-2021)

② (26-10-2021) → 15 per share.

Repeating the same.

TSTF = $(51.1612 + (0.24)) \times 15 = ₹ 771.073$ extra = (0.3235035) share extra

③ (15-06-2022) → 19 per share.

TSTF = $(86.5884 + (0.3235035)) \times 19 = ₹ 1651.326$ extra = (0.749) share extra

④ (01-11-2022) → 17 per share.

TSTF = $((106.288) + (0.749)) \times 17 = ₹ 1819.56$ extra = 0.68165 share extra

⑤ (19-06-2023) → 22 per share.

+STF = $((133.61424) + (0.68165)) \times 22 = ₹ 2954.509$ extra = 1.1039 share extra

⑥ (02-11-2023) → 18 per share

TSTF = $((153.3372 + (1.1039)) \times 18) = ₹ 2779.94$ extra = 1.0958 share extra

7) (14-06-2023) \rightarrow 29 per share.

$$\text{TSTF} = (182.45008 + (1.0955)) \times 29 = ₹ 4905.096 \text{ extra}$$
$$= 1.7970 \text{ share extra}$$

8) (06-11-2024) \rightarrow 29 per share.

$$\text{TSTF} = (201.1574670 + 1.7970) \times 29 = ₹ 5885.67 \text{ extra}$$
$$= 2.368 \text{ extra share.}$$

9) (23-06-2025) \rightarrow (29) per share.

$$(231.09078205 + 2.368) \times 29 = ₹ 5601.822$$
$$= (2.4355 \text{ share})$$

$$\text{Total share we have} = (251.1168 + 2.4355)$$
$$= 253.5523$$

$$\text{Total value} = (253.5523) \times (\text{Close price on } 01-06-2025)$$
$$= ₹ 6,18,414.0597$$

$$\text{Total gain } ₹(18,414.05) \text{ (to 3.07%)} \quad \boxed{\text{Approx CAGR} \approx 0.6 - 0.8\% \text{ per annum.}}$$

$$\text{Effective annualized return (SIP/XIRR)} \approx 5\% \text{ pa}$$



$$\left(\text{CAGR} = \left(\frac{6,18414}{6.0} \right)^{1/5} - 1 \approx 0.0059 = 5.9\% \right)$$