

Srishti Srivastava - Financial Roadmap

Land Purchase Plan

- Land Cost: ₹12,00,000
- Downpayment: ₹5,00,000
- Loan Required: ₹7,00,000
- Interest Rate: 10%
- Original Tenure: 15 years
- EMI: ₹7,600/month

Repayment Strategy

Phase 1 (First 6 months):

- Pay normal EMI only
- Monthly payment: ₹7,600

Phase 2 (After first 6 months):

- Pay EMI + ₹32,400 extra principal
- Total Monthly Payment: ₹40,000

Outcome:

- Loan Closure Time: ~27–28 months total
- Interest Paid: ~₹1.3 lakh only
- Interest Saved: ~₹5.4 lakh vs original schedule

SIP Plan (Starting Nov 2025):

- Nippon Midcap: ₹2,000/month
 - Small Cap Fund: ₹1,000/month
 - Large Cap Fund: ₹1,000/month
- Total SIP: ₹4,000/month

Salary Jump:

- Expected July 2026 → ₹60,000/month

Financial Highlights:

- Debt-free by 23–24 years old
- Major real estate asset acquired early
- Compounding wealth through SIPs
- Prepayment reduces loan tenure drastically

This is a simplified draft. A detailed visual projection with year-by-year wealth forecast can be created next.