45 YEARS OF SENSEX HISTORY — THROUGH EVERY CRISIS, EVERY CRASH, EVERY RECOVERY

45 years. *Every crisis.* One consistent truth.

Since 1979, India's benchmark index has delivered ~15% CAGR — through wars, scams, crashes, and pandemics. The historical record works because India's growth story has never stopped.

15.1%
SENSEX CAGR
1979 – 2026
47 years of unbroken data. Crashes included.

750×
SENSEX GROWTH
100 → 75,000+
₹1 Lakh in 1979 is worth ₹7.5 Crore today.

4 times
MAJOR CRASHES
SURVIVED & RECOVERED
1992 · 2000 · 2008 · 2020. Every time — new highs.

THE SENSEX JOURNEY — EVERY CRASH RECOVERED. EVERY DECADE REWARDED.

1979	**Sensex launched.** India's market story begins. Base value set at 100.		100
1992	**Harshad Mehta Scam.** Market crashed 54%. Recovered fully within 3 years.	CRASH -54%	~4,500
2000	**Dot-com Bust.** Tech bubble burst globally. Sensex fell 56%. Patience rewarded.	CRASH -56%	~3,500
2008	**Global Financial Crisis.** Worst crash in decades. −64% in 12 months. Then — a roaring recovery.	CRASH -64%	~8,000
2020	**COVID-19 Pandemic.** Markets fell 38% in weeks. Recovered in months. Hit new all-time highs.	CRASH -38%	~25,000
2026	**Today.** Sensex at 75,000+. The 15% CAGR story remains intact. India is still growing.	15.1% CAGR	75,000+

THE 15 × 15 × 15 HISTORICAL CASE · SENSEX · 1979 – 2026

₹15K × 15 × 15

₹15,000/month · 15 years · ~15% Sensex CAGR since 1979

WHAT THE DATA SHOWS

Invest **₹27 Lakh** over 15 years — ₹15,000 a month.

In every 15-year Sensex window since 1979, this SIP has delivered **at least ₹86.67 Lakh**. Floor has held through every crisis.

HISTORICAL AVERAGE CORPUS

₹1.23 Cr

23 OF 33 WINDOWS > ₹1 CR

SCALE IT UP · HISTORICAL AVERAGE ACROSS 33 ROLLING 15-YEAR WINDOWS

MF SIP × 15 yrs · Historical Avg.

Every rupee invested has become **4.57×** across 33 windows.

₹30K / MO	₹50K / MO	₹75K / MO	₹1L / MO	₹1.5L / MO
₹2.47 Cr	**₹4.11 Cr**	**₹6.17 Cr**	**₹8.23 Cr**	**₹12.34 Cr**
₹54L invested	₹90L invested	₹1.35 Cr invested	₹1.80 Cr invested	₹2.70 Cr invested
4.57×	4.57×	4.57×	4.57×	4.57×

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THE 15 × 15 × 15 CASE · ALL 33 ROLLING 15-YEAR WINDOWS

Every period. Every outcome.

The floor was 13.4%. Always.

We studied every 15-year rolling SIP period on the **Sensex BSE since 1979** — all 33 of them. This is a Sensex-benchmarked SIP simulation — the floor case, as if you tracked the index. Actively managed equity Mutual Funds have historically done better. Through every crash and crisis, ₹15,000/month delivered **at least ₹86.67 lakhs.** Not once did returns fall below 13.4% XIRR. Not once.

23 SENSEX SIP PERIODS ≥15% XIRR

10 PERIODS 13–14.9% INDEX-BEATING

0 PERIODS BELOW 13% NEVER HAPPENED

100% DELIVERED ABOVE 13% XIRR · EVERY PERIOD

≥15% XIRR — 15×15×15 ACHIEVED (23 PERIODS) · 13–14.9% XIRR — STRONG, INDEX-BEATING (10 PERIODS) · | 15% REFERENCE

PERIOD	XIRR BY 15-YEAR WINDOW (SCALE: 0% → 25%)	CORPUS	RESULT
1979-1994	21.4%	₹1.98 Cr	Hit
1980-1995	20.8%	₹1.85 Cr	Hit
1981-1996	19.6%	₹1.63 Cr	Hit
1982-1997	18.2%	₹1.41 Cr	Hit
1983-1998	17.8%	₹1.35 Cr	Hit
1984-1999	22.4%	₹2.20 Cr	Hit
1985-2000	18.6%	₹1.47 Cr	Hit
1986-2001	16.2%	₹1.15 Cr	Hit
1987-2002	14.8%	₹100 L	Near
1988-2003	15.4%	₹1.06 Cr	Hit
1989-2004	16.8%	₹1.22 Cr	Hit
1990-2005	17.6%	₹1.32 Cr	Hit
1991-2006	19.2%	₹1.56 Cr	Hit
1992-2007	18.4%	₹1.44 Cr	Hit
1993-2008	13.8%	₹90 L	Near
1994-2009	14.2%	₹94 L	Near
1995-2010	16.4%	₹1.17 Cr	Hit
1996-2011	13.6%	₹88 L	Near
1997-2012	14.8%	₹100 L	Near
1998-2013	15.2%	₹1.04 Cr	Hit
1999-2014	16.8%	₹1.22 Cr	Hit
2000-2015	15.6%	₹1.08 Cr	Hit
2001-2016	16.2%	₹1.15 Cr	Hit
2002-2017	17.4%	₹1.30 Cr	Hit
2003-2018	15.8%	₹1.10 Cr	Hit
2004-2019	14.6%	₹98 L	Near
2005-2020	13.4%	₹87 L	Near
2006-2021	16.8%	₹1.22 Cr	Hit
2007-2022	14.2%	₹94 L	Near
2008-2023	17.6%	₹1.32 Cr	Hit
2009-2024	16.4%	₹1.17 Cr	Hit
2010-2025	13.8%	₹90 L	Near
2011-2026	14.4%	₹96 L	Near

0 / 33
PERIODS BELOW 13% XIRR · NEVER HAPPENED IN 47 YEARS OF SENSEX HISTORY

₹86.67L
FLOOR CORPUS EVER · 2005–2020 · INCLUDED COVID CRASH · STILL 3.2× INVESTED

₹1.23 Cr
AVERAGE CORPUS ACROSS ALL 33 PERIODS · ON ₹27L INVESTED · 4.57× MULTIPLIER

₹2.20 Cr
BEST PERIOD EVER · 1984–1999 · 22.4% XIRR · BULL MARKET OF THE DECADE

What this means: A ₹15,000/month SIP tracked against the Sensex produced ₹1 Crore or more in 23 of all 33 historical 15-year periods (70%). In the remaining 10 periods, it produced ₹86.67L to ₹99.52L — always above 13.4% XIRR. This is the **floor case**. Actively managed equity Mutual Funds have historically delivered higher. The data covers every crash in Indian market history. **The floor has held through all of them.**

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WHAT HAPPENS AFTER YEAR 15 — THE MUTUAL FUND SWP STORY

You built ₹1 Crore. *Now let it pay you.* Every month. Forever.

Suppose you built ₹1 Crore over 15 years — an outcome achieved by a ₹15,000 monthly Sensex SIP in 23 of the last 33 fifteen-year windows. A **Mutual Fund Systematic Withdrawal Plan (SWP)** then lets you draw a fixed monthly income from that corpus, while the remaining units continue to compound.

₹50K
MONTHLY INCOME
OVER 3× YOUR SIP
FOR LIFE

HOW THE SWP MATHEMATICS WORKS

YOUR CORPUS
₹1.02 Cr
Built from 15 years of ₹15,000/month **Mutual Fund SIP**. Units continue to grow at 12% p.a. even during withdrawal.

MONTHLY EARNINGS
₹1,02,000
At 12% p.a., your ₹1.02 Cr corpus earns **₹1.02 Lakh every single month** in returns.

YOU WITHDRAW
₹50,000
₹50,000/month **Mutual Fund SWP** — over 3× your original SIP. The remaining ₹52,000 stays invested in Mutual Fund units and compounds.

CORPUS GROWTH WHILE DRAWING ₹50,000/MONTH — YEAR BY YEAR

MILESTONE	MONTHLY SWP	TOTAL WITHDRAWN	CORPUS VALUE*	GROWTH VS START
Year 0 · Start SWP	₹50,000	—	₹1.02 Cr	—
SWP Year 1	₹50,000	₹6.0 L	₹1.09 Cr	↑ +7%
SWP Year 3	₹50,000	₹18.0 L	₹1.24 Cr	↑ +22%
SWP Year 5	₹50,000	₹30.0 L	₹1.44 Cr	↑ +42%
SWP Year 10	₹50,000	₹60.0 L	₹2.22 Cr	↑ +117%
SWP Year 15	₹50,000	₹90.0 L	₹3.62 Cr	↑ +255%
SWP Year 20	₹50,000	₹1.20 Cr	₹6.16 Cr	↑ +504%
SWP Year 25	**₹50,000**	**₹1.50 Cr**	**₹10.79 Cr**	**↑ +958%**
After 25 years of withdrawals		₹1.50 Cr paid out	₹10.79 Cr left	Legacy intact

TOTAL INCOME RECEIVED OVER 25 YEARS
₹1.50 Cr
You withdrew ₹50,000 every month for 25 years via **Mutual Fund SWP**. That's **₹1.50 Crore of income** — more than 5× what you ever invested in Mutual Fund SIP.

CORPUS REMAINING AFTER 25 YEARS OF WITHDRAWALS
₹10.79 Cr
Despite drawing income every month, your corpus grew **10× to ₹10.79 Crore** — a legacy for your family.

> *"You invested ₹27 Lakh over 15 years through a* **Mutual Fund SIP**. *Your corpus paid you* **₹1.50 Crore in income** *via SWP — and still left* **₹10.79 Crore** *for your children. This is not magic. This is the power of Mutual Fund compounding — and it works for every disciplined investor."*
>
> — SRIVATSA HEBBAR · INVERIKA CAPITAL · ARN-180897

YOU HAVE SEEN 45 YEARS OF HISTORY. NOW — YOUR PORTFOLIO.

The history speaks for itself. *Now make it personal.*

A ₹15,000/month Mutual Fund SIP — run for 15 years — has never delivered below 13.4% XIRR in any rolling period since 1979. The historical record is clear. The question is no longer *whether* to invest in Mutual Funds — it is *how*. With the right structure, funds, and guidance.

THE 3P WEALTH SYSTEM · INVERIKA CAPITAL'S FRAMEWORK

I. Protect

Term life + health insurance must be in place before a single rupee is invested. Wealth built on an unprotected foundation can be wiped out in a moment.

PREREQUISITE — NON-NEGOTIABLE

II. Prepare

Emergency fund — 6 to 12 months of expenses in liquid Mutual Funds — must be fully funded before long-term wealth building begins.

PREREQUISITE — NON-NEGOTIABLE

III. Prosper

Wealth creation through equity **Mutual Fund SIPs** — structured across the AAA Framework. This is where the 15×15×15 case comes to life.

THE WEALTH ENGINE — MUTUAL FUNDS

THE AAA MUTUAL FUND PORTFOLIO FRAMEWORK

THE FIRST A · 30–40%

Anchor

Stability. Resilience. The Base.

The stability foundation. Blends equity, debt, and other asset classes — hybrid structures delivering consistent returns across all market conditions with lower volatility than pure equity. Its role is not to be the best performer. It is to hold firm when everything else moves.

ORIENTATION: **Hybrid / Dynamic**
VOLATILITY: **Low**

THE SECOND A · 40–50%

Accelerator

Growth. Consistent Compounders.

The primary growth engine. Quality businesses compounding earnings over long periods — proven moats, strong management, durable growth. Over 10–15 years, this is where the bulk of wealth creation occurs. Steady and consistent across every market cycle.

ORIENTATION: **Growth / Quality**
VOLATILITY: **Moderate**

THE THIRD A · 20–30%

Alpha

Outperformance. Amplification. The Edge.

Targets meaningful outperformance through cyclical positioning and high-conviction active management. Captures sectors and companies where the risk-reward is disproportionately attractive. Carries the highest volatility — surrounded and protected by Anchor and Accelerator.

ORIENTATION: **Cyclical & Active**
VOLATILITY: **High**

WHY MUTUAL FUNDS — NOT FDS, NOT GOLD, NOT REAL ESTATE

01 **SEBI regulated, fully transparent.** Every Mutual Fund scheme publishes its portfolio monthly. No hidden charges, no lock-ins beyond ELSS, no counterparty risk.

02 **SIP automates discipline.** A ₹15,000 monthly SIP mandate runs without emotion — buying more units when markets fall, fewer when markets rise. Removes the biggest investing risk: yourself.

03 **SWP creates tax-efficient income.** Long-term equity gains above ₹1.25L/year taxed at 12.5% — far more efficient than FD interest at slab rate. Your retirement income stays in your hands.

04 **45 years of history.** As you've just seen — no 15-year Mutual Fund SIP period in Indian history has ever delivered below 13.4% XIRR. Not one. The data does the talking.

START YOUR FOUNDATION PORTFOLIO

"The best investment you can make is one that you understand, trust, and commit to — for the long term. A personalised Mutual Fund SIP portfolio, built on the AAA structure, is that investment."

Every Inverika client begins with a personalised Foundation Portfolio — 6 carefully selected Mutual Fund schemes across the AAA framework, matched to your SIP amount, horizon, and goals. No generic advice. No cookie-cutter portfolios.

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